

Exhibit D

12:59 PM/10/2008

Interest Rate Calculator

Date	Base Interest Rate	Interest Rate	Overall Interest Rate	Advance	Reduction	Overall Balance	Interest on Balance	Interest Rolling Balance	Total Loan Amount	Comments
12/30/02	18.50%	0.00%	18.50%			\$ 253,123.00				
12/31/02	18.50%	0.00%	18.50%			\$ 253,123.00	\$ 130.08	\$ 130.08	\$ 253,123.00	
01/01/03	18.50%	0.00%	18.50%			\$ 253,253.08	\$ 130.14	\$ 130.14	\$ 253,383.22	
01/02/03	18.50%	0.00%	18.50%			\$ 253,253.08	\$ 130.14	\$ 260.29	\$ 253,383.22	
01/03/03	18.50%	0.00%	18.50%			\$ 253,253.08	\$ 130.14	\$ 390.43	\$ 253,513.36	
01/04/03	18.50%	0.00%	18.50%			\$ 253,253.08	\$ 130.14	\$ 520.58	\$ 253,643.51	
01/05/03	18.50%	0.00%	18.50%			\$ 253,253.08	\$ 130.14	\$ 650.72	\$ 253,773.65	
01/06/03	18.50%	0.00%	18.50%			\$ 253,253.08	\$ 130.14	\$ 780.86	\$ 253,903.80	
01/07/03	18.50%	0.00%	18.50%			\$ 253,253.08	\$ 130.14	\$ 911.01	\$ 254,033.94	
01/08/03	18.50%	0.00%	18.50%			\$ 253,253.08	\$ 130.14	\$ 1,041.15	\$ 254,164.08	
01/09/03	18.50%	0.00%	18.50%			\$ 253,253.08	\$ 130.14	\$ 1,171.30	\$ 254,294.23	
01/10/03	18.50%	0.00%	18.50%			\$ 253,253.08	\$ 130.14	\$ 1,301.44	\$ 254,424.37	
01/11/03	18.50%	0.00%	18.50%			\$ 253,253.08	\$ 130.14	\$ 1,431.58	\$ 254,554.52	
01/12/03	18.50%	0.00%	18.50%			\$ 253,253.08	\$ 130.14	\$ 1,561.73	\$ 254,684.66	
01/13/03	18.50%	0.00%	18.50%			\$ 253,253.08	\$ 130.14	\$ 1,691.87	\$ 254,814.80	
01/14/03	18.50%	0.00%	18.50%			\$ 253,253.08	\$ 130.14	\$ 1,822.02	\$ 254,944.95	
01/15/03	18.50%	0.00%	18.50%			\$ 253,253.08	\$ 130.14	\$ 1,952.16	\$ 255,075.09	
01/16/03	18.50%	0.00%	18.50%			\$ 253,253.08	\$ 130.14	\$ 2,082.30	\$ 255,205.24	
01/17/03	18.50%	0.00%	18.50%			\$ 253,253.08	\$ 130.14	\$ 2,212.45	\$ 255,335.38	
01/18/03	18.50%	0.00%	18.50%			\$ 253,253.08	\$ 130.14	\$ 2,342.59	\$ 255,465.52	
01/19/03	18.50%	0.00%	18.50%			\$ 253,253.08	\$ 130.14	\$ 2,472.73	\$ 255,595.67	
01/20/03	18.50%	0.00%	18.50%			\$ 253,253.08	\$ 130.14	\$ 2,602.88	\$ 255,725.81	
01/21/03	18.50%	0.00%	18.50%			\$ 253,253.08	\$ 130.14	\$ 2,733.02	\$ 255,855.96	
01/22/03	18.50%	0.00%	18.50%			\$ 253,253.08	\$ 130.14	\$ 2,863.17	\$ 255,986.10	
01/23/03	18.50%	0.00%	18.50%			\$ 253,253.08	\$ 130.14	\$ 2,993.31	\$ 256,116.24	
01/24/03	18.50%	0.00%	18.50%			\$ 253,253.08	\$ 130.14	\$ 3,123.45	\$ 256,246.39	
01/25/03	18.50%	0.00%	18.50%			\$ 253,253.08	\$ 130.14	\$ 3,253.60	\$ 256,376.53	
01/26/03	18.50%	0.00%	18.50%			\$ 253,253.08	\$ 130.14	\$ 3,383.74	\$ 256,506.68	
01/27/03	18.50%	0.00%	18.50%			\$ 253,253.08	\$ 130.14	\$ 3,513.89	\$ 256,636.82	
01/28/03	18.50%	0.00%	18.50%			\$ 253,253.08	\$ 130.14	\$ 3,644.03	\$ 256,766.96	
01/29/03	18.50%	0.00%	18.50%			\$ 253,253.08	\$ 130.14	\$ 3,774.17	\$ 256,897.11	
01/30/03	18.50%	0.00%	18.50%			\$ 253,253.08	\$ 130.14	\$ 3,904.32	\$ 257,027.25	
01/31/03	18.50%	0.00%	18.50%			\$ 253,253.08	\$ 130.14	\$ 4,034.46	\$ 257,157.40	
02/01/03	18.50%	0.00%	18.50%			\$ 257,287.54	\$ 132.22	\$ 132.22	\$ 257,419.76	
02/02/03	18.50%	0.00%	18.50%			\$ 257,287.54	\$ 132.22	\$ 264.43	\$ 257,419.76	
02/03/03	18.50%	0.00%	18.50%			\$ 257,287.54	\$ 132.22	\$ 396.65	\$ 257,551.97	
02/04/03	18.50%	0.00%	18.50%			\$ 257,287.54	\$ 132.22	\$ 528.87	\$ 257,684.19	
02/05/03	18.50%	0.00%	18.50%			\$ 257,287.54	\$ 132.22	\$ 661.09	\$ 257,816.41	
02/06/03	18.50%	0.00%	18.50%			\$ 257,287.54	\$ 132.22	\$ 793.30	\$ 257,948.63	
02/07/03	18.50%	0.00%	18.50%			\$ 257,287.54	\$ 132.22	\$ 925.52	\$ 258,080.84	
02/08/03	18.50%	0.00%	18.50%			\$ 257,287.54	\$ 132.22	\$ 1,057.74	\$ 258,213.06	
02/09/03	18.50%	0.00%	18.50%			\$ 257,287.54	\$ 132.22	\$ 1,189.95	\$ 258,345.28	
02/10/03	18.50%	0.00%	18.50%			\$ 257,287.54	\$ 132.22	\$ 1,322.17	\$ 258,477.49	
02/11/03	18.50%	0.00%	18.50%			\$ 257,287.54	\$ 132.22	\$ 1,454.39	\$ 258,609.71	
02/12/03	18.50%	0.00%	18.50%			\$ 257,287.54	\$ 132.22	\$ 1,586.61	\$ 258,741.93	
02/13/03	18.50%	0.00%	18.50%			\$ 257,287.54	\$ 132.22	\$ 1,718.82	\$ 258,874.15	
02/14/03	18.50%	0.00%	18.50%			\$ 257,287.54	\$ 132.22	\$ 1,851.04	\$ 259,006.36	
02/15/03	18.50%	0.00%	18.50%			\$ 257,287.54	\$ 132.22	\$ 1,983.26	\$ 259,138.58	
02/16/03	18.50%	0.00%	18.50%			\$ 257,287.54	\$ 132.22	\$ 2,115.48	\$ 259,270.80	
02/17/03	18.50%	0.00%	18.50%			\$ 257,287.54	\$ 132.22	\$ 2,247.69	\$ 259,403.01	
02/18/03	18.50%	0.00%	18.50%			\$ 257,287.54	\$ 132.22	\$ 2,379.91	\$ 259,535.23	
02/19/03	18.50%	0.00%	18.50%			\$ 257,287.54	\$ 132.22	\$ 2,512.13	\$ 259,667.45	
02/20/03	18.50%	0.00%	18.50%			\$ 257,287.54	\$ 132.22	\$ 2,644.34	\$ 259,799.67	
02/21/03	18.50%	0.00%	18.50%			\$ 257,287.54	\$ 132.22	\$ 2,776.56	\$ 259,931.88	
02/22/03	18.50%	0.00%	18.50%			\$ 257,287.54	\$ 132.22	\$ 2,908.78	\$ 260,064.10	
02/23/03	18.50%	0.00%	18.50%			\$ 257,287.54	\$ 132.22	\$ 3,041.00	\$ 260,196.32	
02/24/03	18.50%	0.00%	18.50%			\$ 257,287.54	\$ 132.22	\$ 3,173.21	\$ 260,328.54	
02/25/03	18.50%	0.00%	18.50%			\$ 257,287.54	\$ 132.22	\$ 3,305.43	\$ 260,460.75	
02/26/03	18.50%	0.00%	18.50%			\$ 257,287.54	\$ 132.22	\$ 3,437.65	\$ 260,592.97	
02/27/03	18.50%	0.00%	18.50%			\$ 257,287.54	\$ 132.22	\$ 3,569.86	\$ 260,725.19	
02/28/03	18.50%	0.00%	18.50%			\$ 257,287.54	\$ 132.22	\$ 3,702.08	\$ 260,857.40	
03/01/03	18.50%	0.00%	18.50%			\$ 260,989.62	\$ 134.12	\$ 134.12	\$ 261,123.74	
03/02/03	18.50%	0.00%	18.50%			\$ 260,989.62	\$ 134.12	\$ 268.24	\$ 261,123.74	
03/03/03	18.50%	0.00%	18.50%			\$ 260,989.62	\$ 134.12	\$ 402.36	\$ 261,257.86	
03/04/03	18.50%	0.00%	18.50%			\$ 260,989.62	\$ 134.12	\$ 536.48	\$ 261,391.98	
03/05/03	18.50%	0.00%	18.50%			\$ 260,989.62	\$ 134.12	\$ 670.60	\$ 261,526.10	
03/06/03	18.50%	0.00%	18.50%			\$ 260,989.62	\$ 134.12	\$ 804.72	\$ 261,660.22	
03/07/03	18.50%	0.00%	18.50%			\$ 260,989.62	\$ 134.12	\$ 938.84	\$ 261,794.34	
03/08/03	18.50%	0.00%	18.50%			\$ 260,989.62	\$ 134.12	\$ 1,072.96	\$ 261,928.46	
03/09/03	18.50%	0.00%	18.50%			\$ 260,989.62	\$ 134.12	\$ 1,207.08	\$ 262,062.58	
03/10/03	18.50%	0.00%	18.50%			\$ 260,989.62	\$ 134.12	\$ 1,341.20	\$ 262,196.70	
03/11/03	18.50%	0.00%	18.50%			\$ 260,989.62	\$ 134.12	\$ 1,475.32	\$ 262,330.82	
03/12/03	18.50%	0.00%	18.50%			\$ 260,989.62	\$ 134.12	\$ 1,609.44	\$ 262,464.94	
03/13/03	18.50%	0.00%	18.50%			\$ 260,989.62	\$ 134.12	\$ 1,743.56	\$ 262,599.06	
03/14/03	18.50%	0.00%	18.50%			\$ 260,989.62	\$ 134.12	\$ 1,877.68	\$ 262,733.18	
03/15/03	18.50%	0.00%	18.50%			\$ 260,989.62	\$ 134.12	\$ 2,011.79	\$ 262,867.30	
03/16/03	18.50%	0.00%	18.50%			\$ 260,989.62	\$ 134.12	\$ 2,145.91	\$ 263,001.42	
03/17/03	18.50%	0.00%	18.50%			\$ 260,989.62	\$ 134.12	\$ 2,280.03	\$ 263,135.54	
03/18/03	18.50%	0.00%	18.50%			\$ 260,989.62	\$ 134.12	\$ 2,414.15	\$ 263,269.66	
03/19/03	18.50%	0.00%	18.50%			\$ 260,989.62	\$ 134.12	\$ 2,548.27	\$ 263,403.78	
03/20/03	18.50%	0.00%	18.50%			\$ 260,989.62	\$ 134.12	\$ 2,682.39	\$ 263,537.89	
03/21/03	18.50%	0.00%	18.50%			\$ 260,989.62	\$ 134.12	\$ 2,816.51	\$ 263,672.01	
03/22/03	18.50%	0.00%	18.50%			\$ 260,989.62	\$ 134.12	\$ 2,950.63	\$ 263,806.13	
03/23/03	18.50%	0.00%	18.50%			\$ 260,989.62	\$ 134.12	\$ 3,084.75	\$ 263,940.25	
03/24/03	18.50%	0.00%	18.50%			\$ 260,989.62	\$ 134.12	\$ 3,218.87	\$ 264,074.37	
03/25/03	18.50%	0.00%	18.50%			\$ 260,989.62	\$ 134.12	\$ 3,352.99	\$ 264,208.49	
03/26/03	18.50%	0.00%	18.50%			\$ 260,989.62	\$ 134.12	\$ 3,487.11	\$ 264,342.61	
03/27/03	18.50%	0.00%	18.50%			\$ 260,989.62	\$ 134.12	\$ 3,621.23	\$ 264,476.73	
03/28/03	18.50%	0.00%	18.50%			\$ 260,989.62	\$ 134.12	\$ 3,755.35	\$ 264,610.85	
03/29/03	18.50%	0.00%	18.50%			\$ 260,989.62	\$ 134.12	\$ 3,889.47	\$ 264,744.97	

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Interest Rate Calculator

Date	Base Interest Rate	Interest Rate	Overall Interest Rate	Advance	Reduction	Overall Balance	Interest on Balance	Interest Rolling Balance	Total Loan Amount	Comments
03/30/03	18.50%	0.00%	18.50%			\$ 260,989.62	\$ 134.12	\$ 4,023.59	\$ 264,879.09	
03/31/03	18.50%	0.00%	18.50%			\$ 260,989.62	\$ 134.12	\$ 4,157.71	\$ 265,013.21	
04/01/03	18.50%	0.00%	18.50%			\$ 265,147.33	\$ 136.26	\$ 136.26	\$ 265,283.59	
04/02/03	18.50%	0.00%	18.50%			\$ 265,147.33	\$ 136.26	\$ 272.51	\$ 265,283.59	
04/03/03	18.50%	0.00%	18.50%			\$ 265,147.33	\$ 136.26	\$ 408.77	\$ 265,419.84	
04/04/03	18.50%	0.00%	18.50%			\$ 265,147.33	\$ 136.26	\$ 545.03	\$ 265,556.10	
04/05/03	18.50%	0.00%	18.50%			\$ 265,147.33	\$ 136.26	\$ 681.28	\$ 265,692.36	
04/06/03	18.50%	0.00%	18.50%			\$ 265,147.33	\$ 136.26	\$ 817.54	\$ 265,828.61	
04/07/03	18.50%	0.00%	18.50%			\$ 265,147.33	\$ 136.26	\$ 953.79	\$ 265,964.87	
04/08/03	18.50%	0.00%	18.50%			\$ 265,147.33	\$ 136.26	\$ 1,090.05	\$ 266,101.12	
04/09/03	18.50%	0.00%	18.50%			\$ 265,147.33	\$ 136.26	\$ 1,226.31	\$ 266,237.38	
04/10/03	18.50%	0.00%	18.50%			\$ 265,147.33	\$ 136.26	\$ 1,362.56	\$ 266,373.64	
04/11/03	18.50%	0.00%	18.50%			\$ 265,147.33	\$ 136.26	\$ 1,498.82	\$ 266,509.89	
04/12/03	18.50%	0.00%	18.50%			\$ 265,147.33	\$ 136.26	\$ 1,635.08	\$ 266,646.15	
04/13/03	18.50%	0.00%	18.50%			\$ 265,147.33	\$ 136.26	\$ 1,771.33	\$ 266,782.41	
04/14/03	18.50%	0.00%	18.50%			\$ 265,147.33	\$ 136.26	\$ 1,907.59	\$ 266,918.66	
04/15/03	18.50%	0.00%	18.50%			\$ 265,147.33	\$ 136.26	\$ 2,043.84	\$ 267,054.92	
04/16/03	18.50%	0.00%	18.50%			\$ 265,147.33	\$ 136.26	\$ 2,180.10	\$ 267,191.17	
04/17/03	18.50%	0.00%	18.50%			\$ 265,147.33	\$ 136.26	\$ 2,316.36	\$ 267,327.43	
04/18/03	18.50%	0.00%	18.50%			\$ 265,147.33	\$ 136.26	\$ 2,452.61	\$ 267,463.69	
04/19/03	18.50%	0.00%	18.50%			\$ 265,147.33	\$ 136.26	\$ 2,588.87	\$ 267,599.94	
04/20/03	18.50%	0.00%	18.50%			\$ 265,147.33	\$ 136.26	\$ 2,725.13	\$ 267,736.20	
04/21/03	18.50%	0.00%	18.50%			\$ 265,147.33	\$ 136.26	\$ 2,861.38	\$ 267,872.46	
04/22/03	18.50%	0.00%	18.50%			\$ 265,147.33	\$ 136.26	\$ 2,997.64	\$ 268,008.71	
04/23/03	18.50%	0.00%	18.50%			\$ 265,147.33	\$ 136.26	\$ 3,133.89	\$ 268,144.97	
04/24/03	18.50%	0.00%	18.50%			\$ 265,147.33	\$ 136.26	\$ 3,270.15	\$ 268,281.22	
04/25/03	18.50%	0.00%	18.50%			\$ 265,147.33	\$ 136.26	\$ 3,406.41	\$ 268,417.48	
04/26/03	18.50%	0.00%	18.50%			\$ 265,147.33	\$ 136.26	\$ 3,542.66	\$ 268,553.74	
04/27/03	18.50%	0.00%	18.50%			\$ 265,147.33	\$ 136.26	\$ 3,678.92	\$ 268,689.99	
04/28/03	18.50%	0.00%	18.50%			\$ 265,147.33	\$ 136.26	\$ 3,815.18	\$ 268,826.25	
04/29/03	18.50%	0.00%	18.50%			\$ 265,147.33	\$ 136.26	\$ 3,951.43	\$ 268,962.51	
04/30/03	18.50%	0.00%	18.50%			\$ 265,147.33	\$ 136.26	\$ 4,087.69	\$ 269,098.76	
05/01/03	18.50%	0.00%	18.50%			\$ 269,235.02	\$ 138.36	\$ 138.36	\$ 269,373.38	
05/02/03	18.50%	0.00%	18.50%			\$ 269,235.02	\$ 138.36	\$ 276.71	\$ 269,373.38	
05/03/03	18.50%	0.00%	18.50%			\$ 269,235.02	\$ 138.36	\$ 415.07	\$ 269,511.73	
05/04/03	18.50%	0.00%	18.50%			\$ 269,235.02	\$ 138.36	\$ 553.43	\$ 269,650.09	
05/05/03	18.50%	0.00%	18.50%			\$ 269,235.02	\$ 138.36	\$ 691.78	\$ 269,788.45	
05/06/03	18.50%	0.00%	18.50%			\$ 269,235.02	\$ 138.36	\$ 830.14	\$ 269,926.80	
05/07/03	18.50%	0.00%	18.50%			\$ 269,235.02	\$ 138.36	\$ 968.50	\$ 270,065.16	
05/08/03	18.50%	0.00%	18.50%			\$ 269,235.02	\$ 138.36	\$ 1,106.86	\$ 270,203.52	
05/09/03	18.50%	0.00%	18.50%			\$ 269,235.02	\$ 138.36	\$ 1,245.21	\$ 270,341.87	
05/10/03	18.50%	0.00%	18.50%			\$ 269,235.02	\$ 138.36	\$ 1,383.57	\$ 270,480.23	
05/11/03	18.50%	0.00%	18.50%			\$ 269,235.02	\$ 138.36	\$ 1,521.93	\$ 270,618.59	
05/12/03	18.50%	0.00%	18.50%			\$ 269,235.02	\$ 138.36	\$ 1,660.28	\$ 270,756.94	
05/13/03	18.50%	0.00%	18.50%			\$ 269,235.02	\$ 138.36	\$ 1,798.64	\$ 270,895.30	
05/14/03	18.50%	0.00%	18.50%			\$ 269,235.02	\$ 138.36	\$ 1,937.00	\$ 271,033.66	
05/15/03	18.50%	0.00%	18.50%			\$ 269,235.02	\$ 138.36	\$ 2,075.35	\$ 271,172.02	
05/16/03	18.50%	0.00%	18.50%			\$ 269,235.02	\$ 138.36	\$ 2,213.71	\$ 271,310.37	
05/17/03	18.50%	0.00%	18.50%			\$ 269,235.02	\$ 138.36	\$ 2,352.07	\$ 271,448.73	
05/18/03	18.50%	0.00%	18.50%			\$ 269,235.02	\$ 138.36	\$ 2,490.42	\$ 271,587.09	
05/19/03	18.50%	0.00%	18.50%			\$ 269,235.02	\$ 138.36	\$ 2,628.78	\$ 271,725.44	
05/20/03	18.50%	0.00%	18.50%			\$ 269,235.02	\$ 138.36	\$ 2,767.14	\$ 271,863.80	
05/21/03	18.50%	0.00%	18.50%			\$ 269,235.02	\$ 138.36	\$ 2,905.49	\$ 272,002.16	
05/22/03	18.50%	0.00%	18.50%			\$ 269,235.02	\$ 138.36	\$ 3,043.85	\$ 272,140.51	
05/23/03	18.50%	0.00%	18.50%			\$ 269,235.02	\$ 138.36	\$ 3,182.21	\$ 272,278.87	
05/24/03	18.50%	0.00%	18.50%			\$ 269,235.02	\$ 138.36	\$ 3,320.57	\$ 272,417.23	
05/25/03	18.50%	0.00%	18.50%			\$ 269,235.02	\$ 138.36	\$ 3,458.92	\$ 272,555.58	
05/26/03	18.50%	0.00%	18.50%			\$ 269,235.02	\$ 138.36	\$ 3,597.28	\$ 272,693.94	
05/27/03	18.50%	0.00%	18.50%			\$ 269,235.02	\$ 138.36	\$ 3,735.64	\$ 272,832.30	
05/28/03	18.50%	0.00%	18.50%			\$ 269,235.02	\$ 138.36	\$ 3,873.99	\$ 272,970.65	
05/29/03	18.50%	0.00%	18.50%			\$ 269,235.02	\$ 138.36	\$ 4,012.35	\$ 273,109.01	
05/30/03	18.50%	0.00%	18.50%			\$ 269,235.02	\$ 138.36	\$ 4,150.71	\$ 273,247.37	
05/31/03	18.50%	0.00%	18.50%			\$ 269,235.02	\$ 138.36	\$ 4,289.06	\$ 273,385.73	
06/01/03	18.50%	0.00%	18.50%			\$ 273,524.08	\$ 140.56	\$ 140.56	\$ 273,664.64	
06/02/03	18.50%	0.00%	18.50%			\$ 273,524.08	\$ 140.56	\$ 281.12	\$ 273,664.64	
06/03/03	18.50%	0.00%	18.50%			\$ 273,524.08	\$ 140.56	\$ 421.68	\$ 273,805.20	
06/04/03	18.50%	0.00%	18.50%			\$ 273,524.08	\$ 140.56	\$ 562.24	\$ 273,945.77	
06/05/03	18.50%	0.00%	18.50%			\$ 273,524.08	\$ 140.56	\$ 702.80	\$ 274,086.33	
06/06/03	18.50%	0.00%	18.50%			\$ 273,524.08	\$ 140.56	\$ 843.37	\$ 274,226.89	
06/07/03	18.50%	0.00%	18.50%			\$ 273,524.08	\$ 140.56	\$ 983.93	\$ 274,367.45	
06/08/03	18.50%	0.00%	18.50%			\$ 273,524.08	\$ 140.56	\$ 1,124.49	\$ 274,508.01	
06/09/03	18.50%	0.00%	18.50%			\$ 273,524.08	\$ 140.56	\$ 1,265.05	\$ 274,648.57	
06/10/03	18.50%	0.00%	18.50%			\$ 273,524.08	\$ 140.56	\$ 1,405.61	\$ 274,789.13	
06/11/03	18.50%	0.00%	18.50%			\$ 273,524.08	\$ 140.56	\$ 1,546.17	\$ 274,929.69	
06/12/03	18.50%	0.00%	18.50%			\$ 273,524.08	\$ 140.56	\$ 1,686.73	\$ 275,070.25	
06/13/03	18.50%	0.00%	18.50%			\$ 273,524.08	\$ 140.56	\$ 1,827.29	\$ 275,210.81	
06/14/03	18.50%	0.00%	18.50%			\$ 273,524.08	\$ 140.56	\$ 1,967.85	\$ 275,351.38	
06/15/03	18.50%	0.00%	18.50%			\$ 273,524.08	\$ 140.56	\$ 2,108.41	\$ 275,491.94	
06/16/03	18.50%	0.00%	18.50%			\$ 273,524.08	\$ 140.56	\$ 2,248.98	\$ 275,632.50	
06/17/03	18.50%	0.00%	18.50%			\$ 273,524.08	\$ 140.56	\$ 2,389.54	\$ 275,773.06	
06/18/03	18.50%	0.00%	18.50%			\$ 273,524.08	\$ 140.56	\$ 2,530.10	\$ 275,913.62	
06/19/03	18.50%	0.00%	18.50%			\$ 273,524.08	\$ 140.56	\$ 2,670.66	\$ 276,054.18	
06/20/03	18.50%	0.00%	18.50%			\$ 273,524.08	\$ 140.56	\$ 2,811.22	\$ 276,194.74	
06/21/03	18.50%	0.00%	18.50%			\$ 273,524.08	\$ 140.56	\$ 2,951.78	\$ 276,335.30	
06/22/03	18.50%	0.00%	18.50%			\$ 273,524.08	\$ 140.56	\$ 3,092.34	\$ 276,475.86	
06/23/03	18.50%	0.00%	18.50%			\$ 273,524.08	\$ 140.56	\$ 3,232.90	\$ 276,616.42	
06/24/03	18.50%	0.00%	18.50%			\$ 273,524.08	\$ 140.56	\$ 3,373.46	\$ 276,756.98	
06/25/03	18.50%	0.00%	18.50%			\$ 273,524.08	\$ 140.56	\$ 3,514.02	\$ 276,897.55	
06/26/03	18.50%	0.00%	18.50%			\$ 273,524.08	\$ 140.56	\$ 3,654.59	\$ 277,038.11	
06/27/03	18.50%	0.00%	18.50%			\$ 273,524.08	\$ 140.56	\$ 3,795.15	\$ 277,178.67	

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Interest Rate Calculator

Date	Base Interest Rate	Interest Rate	Overall Interest Rate	Advance	Reduction	Overall Balance	Interest on Balance	Interest Rolling Balance	Total Loan Amount	Comments
06/28/03	18.50%	0.00%	18.50%			\$ 273,524.08	\$ 140.56	\$ 3,935.71	\$ 277,319.23	
06/29/03	18.50%	0.00%	18.50%			\$ 273,524.08	\$ 140.56	\$ 4,076.27	\$ 277,459.79	
06/30/03	18.50%	0.00%	18.50%			\$ 273,524.08	\$ 140.56	\$ 4,216.83	\$ 277,600.35	
07/01/03	18.50%	0.00%	18.50%			\$ 277,740.91	\$ 142.73	\$ 142.73	\$ 277,883.64	
07/02/03	18.50%	0.00%	18.50%			\$ 277,740.91	\$ 142.73	\$ 285.46	\$ 277,883.64	
07/03/03	18.50%	0.00%	18.50%			\$ 277,740.91	\$ 142.73	\$ 428.18	\$ 278,026.37	
07/04/03	18.50%	0.00%	18.50%			\$ 277,740.91	\$ 142.73	\$ 570.91	\$ 278,169.10	
07/05/03	18.50%	0.00%	18.50%			\$ 277,740.91	\$ 142.73	\$ 713.64	\$ 278,311.82	
07/06/03	18.50%	0.00%	18.50%			\$ 277,740.91	\$ 142.73	\$ 856.37	\$ 278,454.55	
07/07/03	18.50%	0.00%	18.50%			\$ 277,740.91	\$ 142.73	\$ 999.10	\$ 278,597.28	
07/08/03	18.50%	0.00%	18.50%			\$ 277,740.91	\$ 142.73	\$ 1,141.82	\$ 278,740.01	
07/09/03	18.50%	0.00%	18.50%			\$ 277,740.91	\$ 142.73	\$ 1,284.55	\$ 278,882.74	
07/10/03	18.50%	0.00%	18.50%			\$ 277,740.91	\$ 142.73	\$ 1,427.28	\$ 279,025.46	
07/11/03	18.50%	0.00%	18.50%			\$ 277,740.91	\$ 142.73	\$ 1,570.01	\$ 279,168.19	
07/12/03	18.50%	0.00%	18.50%			\$ 277,740.91	\$ 142.73	\$ 1,712.74	\$ 279,310.92	
07/13/03	18.50%	0.00%	18.50%			\$ 277,740.91	\$ 142.73	\$ 1,855.46	\$ 279,453.65	
07/14/03	18.50%	0.00%	18.50%			\$ 277,740.91	\$ 142.73	\$ 1,998.19	\$ 279,596.38	
07/15/03	18.50%	0.00%	18.50%			\$ 277,740.91	\$ 142.73	\$ 2,140.92	\$ 279,739.10	
07/16/03	18.50%	0.00%	18.50%			\$ 277,740.91	\$ 142.73	\$ 2,283.65	\$ 279,881.83	
07/17/03	18.50%	0.00%	18.50%			\$ 277,740.91	\$ 142.73	\$ 2,426.38	\$ 280,024.56	
07/18/03	18.50%	0.00%	18.50%			\$ 277,740.91	\$ 142.73	\$ 2,569.10	\$ 280,167.29	
07/19/03	18.50%	0.00%	18.50%			\$ 277,740.91	\$ 142.73	\$ 2,711.83	\$ 280,310.02	
07/20/03	18.50%	0.00%	18.50%			\$ 277,740.91	\$ 142.73	\$ 2,854.56	\$ 280,452.74	
07/21/03	18.50%	0.00%	18.50%			\$ 277,740.91	\$ 142.73	\$ 2,997.29	\$ 280,595.47	
07/22/03	18.50%	0.00%	18.50%			\$ 277,740.91	\$ 142.73	\$ 3,140.02	\$ 280,738.20	
07/23/03	18.50%	0.00%	18.50%			\$ 277,740.91	\$ 142.73	\$ 3,282.74	\$ 280,880.93	
07/24/03	18.50%	0.00%	18.50%			\$ 277,740.91	\$ 142.73	\$ 3,425.47	\$ 281,023.66	
07/25/03	18.50%	0.00%	18.50%			\$ 277,740.91	\$ 142.73	\$ 3,568.20	\$ 281,166.38	
07/26/03	18.50%	0.00%	18.50%			\$ 277,740.91	\$ 142.73	\$ 3,710.93	\$ 281,309.11	
07/27/03	18.50%	0.00%	18.50%			\$ 277,740.91	\$ 142.73	\$ 3,853.66	\$ 281,451.84	
07/28/03	18.50%	0.00%	18.50%			\$ 277,740.91	\$ 142.73	\$ 3,996.38	\$ 281,594.57	
07/29/03	18.50%	0.00%	18.50%			\$ 277,740.91	\$ 142.73	\$ 4,139.11	\$ 281,737.29	
07/30/03	18.50%	0.00%	18.50%			\$ 277,740.91	\$ 142.73	\$ 4,281.84	\$ 281,880.02	
07/31/03	18.50%	0.00%	18.50%			\$ 277,740.91	\$ 142.73	\$ 4,424.57	\$ 282,022.75	
08/01/03	18.50%	0.00%	18.50%			\$ 282,165.48	\$ 145.00	\$ 145.00	\$ 282,310.48	
08/02/03	18.50%	0.00%	18.50%			\$ 282,165.48	\$ 145.00	\$ 290.00	\$ 282,310.48	
08/03/03	18.50%	0.00%	18.50%			\$ 282,165.48	\$ 145.00	\$ 435.01	\$ 282,455.48	
08/04/03	18.50%	0.00%	18.50%			\$ 282,165.48	\$ 145.00	\$ 580.01	\$ 282,600.48	
08/05/03	18.50%	0.00%	18.50%			\$ 282,165.48	\$ 145.00	\$ 725.01	\$ 282,745.49	
08/06/03	18.50%	0.00%	18.50%			\$ 282,165.48	\$ 145.00	\$ 870.01	\$ 282,890.49	
08/07/03	18.50%	0.00%	18.50%			\$ 282,165.48	\$ 145.00	\$ 1,015.01	\$ 283,035.49	
08/08/03	18.50%	0.00%	18.50%			\$ 282,165.48	\$ 145.00	\$ 1,160.01	\$ 283,180.49	
08/09/03	18.50%	0.00%	18.50%			\$ 282,165.48	\$ 145.00	\$ 1,305.02	\$ 283,325.49	
08/10/03	18.50%	0.00%	18.50%			\$ 282,165.48	\$ 145.00	\$ 1,450.02	\$ 283,470.49	
08/11/03	18.50%	0.00%	18.50%			\$ 282,165.48	\$ 145.00	\$ 1,595.02	\$ 283,615.50	
08/12/03	18.50%	0.00%	18.50%			\$ 282,165.48	\$ 145.00	\$ 1,740.02	\$ 283,760.50	
08/13/03	18.50%	0.00%	18.50%			\$ 282,165.48	\$ 145.00	\$ 1,885.02	\$ 283,905.50	
08/14/03	18.50%	0.00%	18.50%			\$ 282,165.48	\$ 145.00	\$ 2,030.02	\$ 284,050.50	
08/15/03	18.50%	0.00%	18.50%			\$ 282,165.48	\$ 145.00	\$ 2,175.03	\$ 284,195.50	
08/16/03	18.50%	0.00%	18.50%			\$ 282,165.48	\$ 145.00	\$ 2,320.03	\$ 284,340.50	
08/17/03	18.50%	0.00%	18.50%			\$ 282,165.48	\$ 145.00	\$ 2,465.03	\$ 284,485.51	
08/18/03	18.50%	0.00%	18.50%			\$ 282,165.48	\$ 145.00	\$ 2,610.03	\$ 284,630.51	
08/19/03	18.50%	0.00%	18.50%			\$ 282,165.48	\$ 145.00	\$ 2,755.03	\$ 284,775.51	
08/20/03	18.50%	0.00%	18.50%			\$ 282,165.48	\$ 145.00	\$ 2,900.03	\$ 284,920.51	
08/21/03	18.50%	0.00%	18.50%			\$ 282,165.48	\$ 145.00	\$ 3,045.04	\$ 285,065.51	
08/22/03	18.50%	0.00%	18.50%			\$ 282,165.48	\$ 145.00	\$ 3,190.04	\$ 285,210.51	
08/23/03	18.50%	0.00%	18.50%			\$ 282,165.48	\$ 145.00	\$ 3,335.04	\$ 285,355.52	
08/24/03	18.50%	0.00%	18.50%			\$ 282,165.48	\$ 145.00	\$ 3,480.04	\$ 285,500.52	
08/25/03	18.50%	0.00%	18.50%			\$ 282,165.48	\$ 145.00	\$ 3,625.04	\$ 285,645.52	
08/26/03	18.50%	0.00%	18.50%			\$ 282,165.48	\$ 145.00	\$ 3,770.04	\$ 285,790.52	
08/27/03	18.50%	0.00%	18.50%			\$ 282,165.48	\$ 145.00	\$ 3,915.05	\$ 285,935.52	
08/28/03	18.50%	0.00%	18.50%			\$ 282,165.48	\$ 145.00	\$ 4,060.05	\$ 286,080.52	
08/29/03	18.50%	0.00%	18.50%			\$ 282,165.48	\$ 145.00	\$ 4,205.05	\$ 286,225.53	
08/30/03	18.50%	0.00%	18.50%			\$ 282,165.48	\$ 145.00	\$ 4,350.05	\$ 286,370.53	
08/31/03	18.50%	0.00%	18.50%			\$ 282,165.48	\$ 145.00	\$ 4,495.05	\$ 286,515.53	
09/01/03	18.50%	0.00%	18.50%			\$ 286,660.53	\$ 147.31	\$ 147.31	\$ 286,807.84	
09/02/03	18.50%	0.00%	18.50%			\$ 286,660.53	\$ 147.31	\$ 294.62	\$ 286,807.84	
09/03/03	18.50%	0.00%	18.50%			\$ 286,660.53	\$ 147.31	\$ 441.93	\$ 286,955.16	
09/04/03	18.50%	0.00%	18.50%			\$ 286,660.53	\$ 147.31	\$ 589.25	\$ 287,102.47	
09/05/03	18.50%	0.00%	18.50%			\$ 286,660.53	\$ 147.31	\$ 736.56	\$ 287,249.78	
09/06/03	18.50%	0.00%	18.50%			\$ 286,660.53	\$ 147.31	\$ 883.87	\$ 287,397.09	
09/07/03	18.50%	0.00%	18.50%			\$ 286,660.53	\$ 147.31	\$ 1,031.18	\$ 287,544.40	
09/08/03	18.50%	0.00%	18.50%			\$ 286,660.53	\$ 147.31	\$ 1,178.49	\$ 287,691.71	
09/09/03	18.50%	0.00%	18.50%			\$ 286,660.53	\$ 147.31	\$ 1,325.80	\$ 287,839.02	
09/10/03	18.50%	0.00%	18.50%			\$ 286,660.53	\$ 147.31	\$ 1,473.12	\$ 287,986.34	
09/11/03	18.50%	0.00%	18.50%			\$ 286,660.53	\$ 147.31	\$ 1,620.43	\$ 288,133.65	
09/12/03	18.50%	0.00%	18.50%			\$ 286,660.53	\$ 147.31	\$ 1,767.74	\$ 288,280.96	
09/13/03	18.50%	0.00%	18.50%			\$ 286,660.53	\$ 147.31	\$ 1,915.05	\$ 288,428.27	
09/14/03	18.50%	0.00%	18.50%			\$ 286,660.53	\$ 147.31	\$ 2,062.36	\$ 288,575.58	
09/15/03	18.50%	0.00%	18.50%			\$ 286,660.53	\$ 147.31	\$ 2,209.67	\$ 288,722.89	
09/16/03	18.50%	0.00%	18.50%			\$ 286,660.53	\$ 147.31	\$ 2,356.99	\$ 288,870.21	
09/17/03	18.50%	0.00%	18.50%			\$ 286,660.53	\$ 147.31	\$ 2,504.30	\$ 289,017.52	
09/18/03	18.50%	0.00%	18.50%			\$ 286,660.53	\$ 147.31	\$ 2,651.61	\$ 289,164.83	
09/19/03	18.50%	0.00%	18.50%			\$ 286,660.53	\$ 147.31	\$ 2,798.92	\$ 289,312.14	
09/20/03	18.50%	0.00%	18.50%			\$ 286,660.53	\$ 147.31	\$ 2,946.23	\$ 289,459.45	
09/21/03	18.50%	0.00%	18.50%			\$ 286,660.53	\$ 147.31	\$ 3,093.54	\$ 289,606.76	
09/22/03	18.50%	0.00%	18.50%			\$ 286,660.53	\$ 147.31	\$ 3,240.86	\$ 289,754.08	
09/23/03	18.50%	0.00%	18.50%			\$ 286,660.53	\$ 147.31	\$ 3,388.17	\$ 289,901.39	
09/24/03	18.50%	0.00%	18.50%			\$ 286,660.53	\$ 147.31	\$ 3,535.48	\$ 290,048.70	
09/25/03	18.50%	0.00%	18.50%			\$ 286,660.53	\$ 147.31	\$ 3,682.79	\$ 290,196.01	

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Interest Rate Calculator

Date	Base Interest Rate	Interest Rate	Overall Interest Rate	Advance	Reduction	Overall Balance	Interest on Balance	Interest Rolling Balance	Total Loan Amount	Comments
09/26/03	18.50%	0.00%	18.50%			\$ 286,660.53	\$ 147.31	\$ 3,830.10	\$ 290,343.32	
09/27/03	18.50%	0.00%	18.50%			\$ 286,660.53	\$ 147.31	\$ 3,977.41	\$ 290,490.63	
09/28/03	18.50%	0.00%	18.50%			\$ 286,660.53	\$ 147.31	\$ 4,124.73	\$ 290,637.95	
09/29/03	18.50%	0.00%	18.50%			\$ 286,660.53	\$ 147.31	\$ 4,272.04	\$ 290,785.26	
09/30/03	18.50%	0.00%	18.50%			\$ 286,660.53	\$ 147.31	\$ 4,419.35	\$ 290,932.57	
10/01/03	18.50%	0.00%	18.50%			\$ 291,079.88	\$ 149.58	\$ 149.58	\$ 291,229.46	
10/02/03	18.50%	0.00%	18.50%			\$ 291,079.88	\$ 149.58	\$ 299.17	\$ 291,229.46	
10/03/03	18.50%	0.00%	18.50%			\$ 291,079.88	\$ 149.58	\$ 448.75	\$ 291,379.05	
10/04/03	18.50%	0.00%	18.50%			\$ 291,079.88	\$ 149.58	\$ 598.33	\$ 291,528.63	
10/05/03	18.50%	0.00%	18.50%			\$ 291,079.88	\$ 149.58	\$ 747.91	\$ 291,678.21	
10/06/03	18.50%	0.00%	18.50%			\$ 291,079.88	\$ 149.58	\$ 897.50	\$ 291,827.80	
10/07/03	18.50%	0.00%	18.50%			\$ 291,079.88	\$ 149.58	\$ 1,047.08	\$ 291,977.38	
10/08/03	18.50%	0.00%	18.50%			\$ 291,079.88	\$ 149.58	\$ 1,196.66	\$ 292,126.96	
10/09/03	18.50%	0.00%	18.50%			\$ 291,079.88	\$ 149.58	\$ 1,346.24	\$ 292,276.54	
10/10/03	18.50%	0.00%	18.50%			\$ 291,079.88	\$ 149.58	\$ 1,495.83	\$ 292,426.13	
10/11/03	18.50%	0.00%	18.50%			\$ 291,079.88	\$ 149.58	\$ 1,645.41	\$ 292,575.71	
10/12/03	18.50%	0.00%	18.50%			\$ 291,079.88	\$ 149.58	\$ 1,794.99	\$ 292,725.29	
10/13/03	18.50%	0.00%	18.50%			\$ 291,079.88	\$ 149.58	\$ 1,944.58	\$ 292,874.87	
10/14/03	18.50%	0.00%	18.50%			\$ 291,079.88	\$ 149.58	\$ 2,094.16	\$ 293,024.46	
10/15/03	18.50%	0.00%	18.50%			\$ 291,079.88	\$ 149.58	\$ 2,243.74	\$ 293,174.04	
10/16/03	18.50%	0.00%	18.50%			\$ 291,079.88	\$ 149.58	\$ 2,393.32	\$ 293,323.62	
10/17/03	18.50%	0.00%	18.50%			\$ 291,079.88	\$ 149.58	\$ 2,542.91	\$ 293,473.21	
10/18/03	18.50%	0.00%	18.50%			\$ 291,079.88	\$ 149.58	\$ 2,692.49	\$ 293,622.79	
10/19/03	18.50%	0.00%	18.50%			\$ 291,079.88	\$ 149.58	\$ 2,842.07	\$ 293,772.37	
10/20/03	18.50%	0.00%	18.50%			\$ 291,079.88	\$ 149.58	\$ 2,991.65	\$ 293,921.95	
10/21/03	18.50%	0.00%	18.50%			\$ 291,079.88	\$ 149.58	\$ 3,141.24	\$ 294,071.54	
10/22/03	18.50%	0.00%	18.50%			\$ 291,079.88	\$ 149.58	\$ 3,290.82	\$ 294,221.12	
10/23/03	18.50%	0.00%	18.50%			\$ 291,079.88	\$ 149.58	\$ 3,440.40	\$ 294,370.70	
10/24/03	18.50%	0.00%	18.50%			\$ 291,079.88	\$ 149.58	\$ 3,589.99	\$ 294,520.28	
10/25/03	18.50%	0.00%	18.50%			\$ 291,079.88	\$ 149.58	\$ 3,739.57	\$ 294,669.87	
10/26/03	18.50%	0.00%	18.50%			\$ 291,079.88	\$ 149.58	\$ 3,889.15	\$ 294,819.45	
10/27/03	18.50%	0.00%	18.50%			\$ 291,079.88	\$ 149.58	\$ 4,038.73	\$ 294,969.03	
10/28/03	18.50%	0.00%	18.50%			\$ 291,079.88	\$ 149.58	\$ 4,188.32	\$ 295,118.61	
10/29/03	18.50%	0.00%	18.50%			\$ 291,079.88	\$ 149.58	\$ 4,337.90	\$ 295,268.20	
10/30/03	18.50%	0.00%	18.50%			\$ 291,079.88	\$ 149.58	\$ 4,487.48	\$ 295,417.78	
10/31/03	18.50%	0.00%	18.50%			\$ 291,079.88	\$ 149.58	\$ 4,637.06	\$ 295,567.36	
11/01/03	18.50%	0.00%	18.50%			\$ 295,716.95	\$ 151.97	\$ 151.97	\$ 295,868.91	
11/02/03	18.50%	0.00%	18.50%			\$ 295,716.95	\$ 151.97	\$ 303.93	\$ 295,868.91	
11/03/03	18.50%	0.00%	18.50%			\$ 295,716.95	\$ 151.97	\$ 455.90	\$ 296,020.88	
11/04/03	18.50%	0.00%	18.50%			\$ 295,716.95	\$ 151.97	\$ 607.86	\$ 296,172.84	
11/05/03	18.50%	0.00%	18.50%			\$ 295,716.95	\$ 151.97	\$ 759.83	\$ 296,324.81	
11/06/03	18.50%	0.00%	18.50%			\$ 295,716.95	\$ 151.97	\$ 911.79	\$ 296,476.77	
11/07/03	18.50%	0.00%	18.50%			\$ 295,716.95	\$ 151.97	\$ 1,063.76	\$ 296,628.74	
11/08/03	18.50%	0.00%	18.50%			\$ 295,716.95	\$ 151.97	\$ 1,215.73	\$ 296,780.71	
11/09/03	18.50%	0.00%	18.50%			\$ 295,716.95	\$ 151.97	\$ 1,367.69	\$ 296,932.67	
11/10/03	18.50%	0.00%	18.50%			\$ 295,716.95	\$ 151.97	\$ 1,519.66	\$ 297,084.64	
11/11/03	18.50%	0.00%	18.50%			\$ 295,716.95	\$ 151.97	\$ 1,671.62	\$ 297,236.60	
11/12/03	18.50%	0.00%	18.50%			\$ 295,716.95	\$ 151.97	\$ 1,823.59	\$ 297,388.57	
11/13/03	18.50%	0.00%	18.50%			\$ 295,716.95	\$ 151.97	\$ 1,975.55	\$ 297,540.53	
11/14/03	18.50%	0.00%	18.50%			\$ 295,716.95	\$ 151.97	\$ 2,127.52	\$ 297,692.50	
11/15/03	18.50%	0.00%	18.50%			\$ 295,716.95	\$ 151.97	\$ 2,279.48	\$ 297,844.46	
11/16/03	18.50%	0.00%	18.50%			\$ 295,716.95	\$ 151.97	\$ 2,431.45	\$ 297,996.43	
11/17/03	18.50%	0.00%	18.50%			\$ 295,716.95	\$ 151.97	\$ 2,583.42	\$ 298,148.40	
11/18/03	18.50%	0.00%	18.50%			\$ 295,716.95	\$ 151.97	\$ 2,735.38	\$ 298,300.36	
11/19/03	18.50%	0.00%	18.50%			\$ 295,716.95	\$ 151.97	\$ 2,887.35	\$ 298,452.33	
11/20/03	18.50%	0.00%	18.50%			\$ 295,716.95	\$ 151.97	\$ 3,039.31	\$ 298,604.29	
11/21/03	18.50%	0.00%	18.50%			\$ 295,716.95	\$ 151.97	\$ 3,191.28	\$ 298,756.26	
11/22/03	18.50%	0.00%	18.50%			\$ 295,716.95	\$ 151.97	\$ 3,343.24	\$ 298,908.22	
11/23/03	18.50%	0.00%	18.50%			\$ 295,716.95	\$ 151.97	\$ 3,495.21	\$ 299,060.19	
11/24/03	18.50%	0.00%	18.50%			\$ 295,716.95	\$ 151.97	\$ 3,647.18	\$ 299,212.16	
11/25/03	18.50%	0.00%	18.50%			\$ 295,716.95	\$ 151.97	\$ 3,799.14	\$ 299,364.12	
11/26/03	18.50%	0.00%	18.50%			\$ 295,716.95	\$ 151.97	\$ 3,951.11	\$ 299,516.09	
11/27/03	18.50%	0.00%	18.50%			\$ 295,716.95	\$ 151.97	\$ 4,103.07	\$ 299,668.05	
11/28/03	18.50%	0.00%	18.50%			\$ 295,716.95	\$ 151.97	\$ 4,255.04	\$ 299,820.02	
11/29/03	18.50%	0.00%	18.50%			\$ 295,716.95	\$ 151.97	\$ 4,407.00	\$ 299,971.98	
11/30/03	18.50%	0.00%	18.50%			\$ 295,716.95	\$ 151.97	\$ 4,558.97	\$ 300,123.95	
12/01/03	18.50%	0.00%	18.50%			\$ 300,275.92	\$ 154.31	\$ 154.31	\$ 300,430.22	
12/02/03	18.50%	0.00%	18.50%			\$ 300,275.92	\$ 154.31	\$ 308.62	\$ 300,430.22	
12/03/03	18.50%	0.00%	18.50%			\$ 300,275.92	\$ 154.31	\$ 462.93	\$ 300,584.53	
12/04/03	18.50%	0.00%	18.50%			\$ 300,275.92	\$ 154.31	\$ 617.23	\$ 300,738.84	
12/05/03	18.50%	0.00%	18.50%			\$ 300,275.92	\$ 154.31	\$ 771.54	\$ 300,893.15	
12/06/03	18.50%	0.00%	18.50%			\$ 300,275.92	\$ 154.31	\$ 925.85	\$ 301,047.46	
12/07/03	18.50%	0.00%	18.50%			\$ 300,275.92	\$ 154.31	\$ 1,080.16	\$ 301,201.77	
12/08/03	18.50%	0.00%	18.50%			\$ 300,275.92	\$ 154.31	\$ 1,234.47	\$ 301,356.07	
12/09/03	18.50%	0.00%	18.50%			\$ 300,275.92	\$ 154.31	\$ 1,388.78	\$ 301,510.38	
12/10/03	18.50%	0.00%	18.50%			\$ 300,275.92	\$ 154.31	\$ 1,543.08	\$ 301,664.69	
12/11/03	18.50%	0.00%	18.50%			\$ 300,275.92	\$ 154.31	\$ 1,697.39	\$ 301,819.00	
12/12/03	18.50%	0.00%	18.50%			\$ 300,275.92	\$ 154.31	\$ 1,851.70	\$ 301,973.31	
12/13/03	18.50%	0.00%	18.50%			\$ 300,275.92	\$ 154.31	\$ 2,006.01	\$ 302,127.62	
12/14/03	18.50%	0.00%	18.50%			\$ 300,275.92	\$ 154.31	\$ 2,160.32	\$ 302,281.93	
12/15/03	18.50%	0.00%	18.50%			\$ 300,275.92	\$ 154.31	\$ 2,314.63	\$ 302,436.23	
12/16/03	18.50%	0.00%	18.50%			\$ 300,275.92	\$ 154.31	\$ 2,468.94	\$ 302,590.54	
12/17/03	18.50%	0.00%	18.50%			\$ 300,275.92	\$ 154.31	\$ 2,623.24	\$ 302,744.85	
12/18/03	18.50%	0.00%	18.50%			\$ 300,275.92	\$ 154.31	\$ 2,777.55	\$ 302,899.16	
12/19/03	18.50%	0.00%	18.50%			\$ 300,275.92	\$ 154.31	\$ 2,931.86	\$ 303,053.47	
12/20/03	18.50%	0.00%	18.50%			\$ 300,275.92	\$ 154.31	\$ 3,086.17	\$ 303,207.78	
12/21/03	18.50%	0.00%	18.50%			\$ 300,275.92	\$ 154.31	\$ 3,240.48	\$ 303,362.08	
12/22/03	18.50%	0.00%	18.50%			\$ 300,275.92	\$ 154.31	\$ 3,394.79	\$ 303,516.39	
12/23/03	18.50%	0.00%	18.50%			\$ 300,275.92	\$ 154.31	\$ 3,549.09	\$ 303,670.70	
12/24/03	18.50%	0.00%	18.50%			\$ 300,275.92	\$ 154.31	\$ 3,703.40	\$ 303,825.01	

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Interest Rate Calculator

Date	Base Interest Rate	Interest Rate	Overall Interest Rate	Advance	Reduction	Overall Balance	Interest on Balance	Interest Rolling Balance	Total Loan Amount	Comments
12/25/03	18.50%	0.00%	18.50%			\$ 300,275.92	\$ 154.31	\$ 3,857.71	\$ 303,979.32	
12/26/03	18.50%	0.00%	18.50%			\$ 300,275.92	\$ 154.31	\$ 4,012.02	\$ 304,133.63	
12/27/03	18.50%	0.00%	18.50%			\$ 300,275.92	\$ 154.31	\$ 4,166.33	\$ 304,287.94	
12/28/03	18.50%	0.00%	18.50%			\$ 300,275.92	\$ 154.31	\$ 4,320.64	\$ 304,442.24	
12/29/03	18.50%	0.00%	18.50%			\$ 300,275.92	\$ 154.31	\$ 4,474.95	\$ 304,596.55	
12/30/03	18.50%	0.00%	18.50%			\$ 300,275.92	\$ 154.31	\$ 4,629.25	\$ 304,750.86	
12/31/03	18.50%	0.00%	18.50%			\$ 300,275.92	\$ 154.31	\$ 4,783.56	\$ 304,905.17	
01/01/04	18.50%	0.00%	18.50%			\$ 305,059.48	\$ 156.77	\$ 156.77	\$ 305,216.24	
01/02/04	18.50%	0.00%	18.50%			\$ 305,059.48	\$ 156.77	\$ 313.53	\$ 305,216.24	
01/03/04	18.50%	0.00%	18.50%			\$ 305,059.48	\$ 156.77	\$ 470.30	\$ 305,373.01	
01/04/04	18.50%	0.00%	18.50%			\$ 305,059.48	\$ 156.77	\$ 627.07	\$ 305,529.78	
01/05/04	18.50%	0.00%	18.50%			\$ 305,059.48	\$ 156.77	\$ 783.83	\$ 305,686.54	
01/06/04	18.50%	0.00%	18.50%			\$ 305,059.48	\$ 156.77	\$ 940.60	\$ 305,843.31	
01/07/04	18.50%	0.00%	18.50%			\$ 305,059.48	\$ 156.77	\$ 1,097.37	\$ 306,000.08	
01/08/04	18.50%	0.00%	18.50%			\$ 305,059.48	\$ 156.77	\$ 1,254.13	\$ 306,156.84	
01/09/04	18.50%	0.00%	18.50%			\$ 305,059.48	\$ 156.77	\$ 1,410.90	\$ 306,313.61	
01/10/04	18.50%	0.00%	18.50%			\$ 305,059.48	\$ 156.77	\$ 1,567.67	\$ 306,470.38	
01/11/04	18.50%	0.00%	18.50%			\$ 305,059.48	\$ 156.77	\$ 1,724.43	\$ 306,627.14	
01/12/04	18.50%	0.00%	18.50%			\$ 305,059.48	\$ 156.77	\$ 1,881.20	\$ 306,783.91	
01/13/04	18.50%	0.00%	18.50%			\$ 305,059.48	\$ 156.77	\$ 2,037.97	\$ 306,940.68	
01/14/04	18.50%	0.00%	18.50%			\$ 305,059.48	\$ 156.77	\$ 2,194.73	\$ 307,097.44	
01/15/04	18.50%	0.00%	18.50%			\$ 305,059.48	\$ 156.77	\$ 2,351.50	\$ 307,254.21	
01/16/04	18.50%	0.00%	18.50%			\$ 305,059.48	\$ 156.77	\$ 2,508.27	\$ 307,410.98	
01/17/04	18.50%	0.00%	18.50%			\$ 305,059.48	\$ 156.77	\$ 2,665.03	\$ 307,567.74	
01/18/04	18.50%	0.00%	18.50%			\$ 305,059.48	\$ 156.77	\$ 2,821.80	\$ 307,724.51	
01/19/04	18.50%	0.00%	18.50%			\$ 305,059.48	\$ 156.77	\$ 2,978.57	\$ 307,881.28	
01/20/04	18.50%	0.00%	18.50%			\$ 305,059.48	\$ 156.77	\$ 3,135.33	\$ 308,038.04	
01/21/04	18.50%	0.00%	18.50%			\$ 305,059.48	\$ 156.77	\$ 3,292.10	\$ 308,194.81	
01/22/04	18.50%	0.00%	18.50%			\$ 305,059.48	\$ 156.77	\$ 3,448.87	\$ 308,351.58	
01/23/04	18.50%	0.00%	18.50%			\$ 305,059.48	\$ 156.77	\$ 3,605.63	\$ 308,508.34	
01/24/04	18.50%	0.00%	18.50%			\$ 305,059.48	\$ 156.77	\$ 3,762.40	\$ 308,665.11	
01/25/04	18.50%	0.00%	18.50%			\$ 305,059.48	\$ 156.77	\$ 3,919.17	\$ 308,821.88	
01/26/04	18.50%	0.00%	18.50%			\$ 305,059.48	\$ 156.77	\$ 4,075.93	\$ 308,978.64	
01/27/04	18.50%	0.00%	18.50%			\$ 305,059.48	\$ 156.77	\$ 4,232.70	\$ 309,135.41	
01/28/04	18.50%	0.00%	18.50%			\$ 305,059.48	\$ 156.77	\$ 4,389.47	\$ 309,292.18	
01/29/04	18.50%	0.00%	18.50%			\$ 305,059.48	\$ 156.77	\$ 4,546.23	\$ 309,448.94	
01/30/04	18.50%	0.00%	18.50%			\$ 305,059.48	\$ 156.77	\$ 4,703.00	\$ 309,605.71	
01/31/04	18.50%	0.00%	18.50%			\$ 305,059.48	\$ 156.77	\$ 4,859.77	\$ 309,762.48	
02/01/04	18.50%	0.00%	18.50%			\$ 309,919.24	\$ 159.26	\$ 159.26	\$ 310,078.51	
02/02/04	18.50%	0.00%	18.50%			\$ 309,919.24	\$ 159.26	\$ 318.53	\$ 310,078.51	
02/03/04	18.50%	0.00%	18.50%			\$ 309,919.24	\$ 159.26	\$ 477.79	\$ 310,237.77	
02/04/04	18.50%	0.00%	18.50%			\$ 309,919.24	\$ 159.26	\$ 637.06	\$ 310,397.04	
02/05/04	18.50%	0.00%	18.50%			\$ 309,919.24	\$ 159.26	\$ 796.32	\$ 310,556.30	
02/06/04	18.50%	0.00%	18.50%			\$ 309,919.24	\$ 159.26	\$ 955.58	\$ 310,715.56	
02/07/04	18.50%	0.00%	18.50%			\$ 309,919.24	\$ 159.26	\$ 1,114.85	\$ 310,874.83	
02/08/04	18.50%	0.00%	18.50%			\$ 309,919.24	\$ 159.26	\$ 1,274.11	\$ 311,034.09	
02/09/04	18.50%	0.00%	18.50%			\$ 309,919.24	\$ 159.26	\$ 1,433.38	\$ 311,193.36	
02/10/04	18.50%	0.00%	18.50%			\$ 309,919.24	\$ 159.26	\$ 1,592.64	\$ 311,352.62	
02/11/04	18.50%	0.00%	18.50%			\$ 309,919.24	\$ 159.26	\$ 1,751.90	\$ 311,511.89	
02/12/04	18.50%	0.00%	18.50%			\$ 309,919.24	\$ 159.26	\$ 1,911.17	\$ 311,671.15	
02/13/04	18.50%	0.00%	18.50%			\$ 309,919.24	\$ 159.26	\$ 2,070.43	\$ 311,830.41	
02/14/04	18.50%	0.00%	18.50%			\$ 309,919.24	\$ 159.26	\$ 2,229.70	\$ 311,989.68	
02/15/04	18.50%	0.00%	18.50%			\$ 309,919.24	\$ 159.26	\$ 2,388.96	\$ 312,148.94	
02/16/04	18.50%	0.00%	18.50%			\$ 309,919.24	\$ 159.26	\$ 2,548.22	\$ 312,308.21	
02/17/04	18.50%	0.00%	18.50%			\$ 309,919.24	\$ 159.26	\$ 2,707.49	\$ 312,467.47	
02/18/04	18.50%	0.00%	18.50%			\$ 309,919.24	\$ 159.26	\$ 2,866.75	\$ 312,626.73	
02/19/04	18.50%	0.00%	18.50%			\$ 309,919.24	\$ 159.26	\$ 3,026.02	\$ 312,786.00	
02/20/04	18.50%	0.00%	18.50%			\$ 309,919.24	\$ 159.26	\$ 3,185.28	\$ 312,945.26	
02/21/04	18.50%	0.00%	18.50%			\$ 309,919.24	\$ 159.26	\$ 3,344.55	\$ 313,104.53	
02/22/04	18.50%	0.00%	18.50%			\$ 309,919.24	\$ 159.26	\$ 3,503.81	\$ 313,263.79	
02/23/04	18.50%	0.00%	18.50%			\$ 309,919.24	\$ 159.26	\$ 3,663.07	\$ 313,423.05	
02/24/04	18.50%	0.00%	18.50%			\$ 309,919.24	\$ 159.26	\$ 3,822.34	\$ 313,582.32	
02/25/04	18.50%	0.00%	18.50%			\$ 309,919.24	\$ 159.26	\$ 3,981.60	\$ 313,741.58	
02/26/04	18.50%	0.00%	18.50%			\$ 309,919.24	\$ 159.26	\$ 4,140.87	\$ 313,900.85	
02/27/04	18.50%	0.00%	18.50%			\$ 309,919.24	\$ 159.26	\$ 4,300.13	\$ 314,060.11	
02/28/04	18.50%	0.00%	18.50%			\$ 309,919.24	\$ 159.26	\$ 4,459.39	\$ 314,219.37	
02/29/04	18.50%	0.00%	18.50%			\$ 309,919.24	\$ 159.26	\$ 4,618.66	\$ 314,378.64	
03/01/04	18.50%	0.00%	18.50%			\$ 314,537.90	\$ 161.64	\$ 161.64	\$ 314,699.54	
03/02/04	18.50%	0.00%	18.50%			\$ 314,537.90	\$ 161.64	\$ 323.28	\$ 314,699.54	
03/03/04	18.50%	0.00%	18.50%			\$ 314,537.90	\$ 161.64	\$ 484.91	\$ 314,861.18	
03/04/04	18.50%	0.00%	18.50%			\$ 314,537.90	\$ 161.64	\$ 646.55	\$ 315,022.81	
03/05/04	18.50%	0.00%	18.50%			\$ 314,537.90	\$ 161.64	\$ 808.19	\$ 315,184.45	
03/06/04	18.50%	0.00%	18.50%			\$ 314,537.90	\$ 161.64	\$ 969.83	\$ 315,346.09	
03/07/04	18.50%	0.00%	18.50%			\$ 314,537.90	\$ 161.64	\$ 1,131.46	\$ 315,507.73	
03/08/04	18.50%	0.00%	18.50%			\$ 314,537.90	\$ 161.64	\$ 1,293.10	\$ 315,669.36	
03/09/04	18.50%	0.00%	18.50%			\$ 314,537.90	\$ 161.64	\$ 1,454.74	\$ 315,831.00	
03/10/04	18.50%	0.00%	18.50%			\$ 314,537.90	\$ 161.64	\$ 1,616.38	\$ 315,992.64	
03/11/04	18.50%	0.00%	18.50%			\$ 314,537.90	\$ 161.64	\$ 1,778.01	\$ 316,154.28	
03/12/04	18.50%	0.00%	18.50%			\$ 314,537.90	\$ 161.64	\$ 1,939.65	\$ 316,315.91	
03/13/04	18.50%	0.00%	18.50%			\$ 314,537.90	\$ 161.64	\$ 2,101.29	\$ 316,477.55	
03/14/04	18.50%	0.00%	18.50%			\$ 314,537.90	\$ 161.64	\$ 2,262.93	\$ 316,639.19	
03/15/04	18.50%	0.00%	18.50%			\$ 314,537.90	\$ 161.64	\$ 2,424.56	\$ 316,800.83	
03/16/04	18.50%	0.00%	18.50%			\$ 314,537.90	\$ 161.64	\$ 2,586.20	\$ 316,962.47	
03/17/04	18.50%	0.00%	18.50%			\$ 314,537.90	\$ 161.64	\$ 2,747.84	\$ 317,124.10	
03/18/04	18.50%	0.00%	18.50%			\$ 314,537.90	\$ 161.64	\$ 2,909.48	\$ 317,285.74	
03/19/04	18.50%	0.00%	18.50%			\$ 314,537.90	\$ 161.64	\$ 3,071.11	\$ 317,447.38	
03/20/04	18.50%	0.00%	18.50%			\$ 314,537.90	\$ 161.64	\$ 3,232.75	\$ 317,609.02	
03/21/04	18.50%	0.00%	18.50%			\$ 314,537.90	\$ 161.64	\$ 3,394.39	\$ 317,770.65	
03/22/04	18.50%	0.00%	18.50%			\$ 314,537.90	\$ 161.64	\$ 3,556.03	\$ 317,932.29	
03/23/04	18.50%	0.00%	18.50%			\$ 314,537.90	\$ 161.64	\$ 3,717.66	\$ 318,093.93	

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Interest Rate Calculator

Date	Base Interest Rate	Interest Rate	Overall Interest Rate	Advance	Reduction	Overall Balance	Interest on Balance	Interest Rolling Balance	Total Loan Amount	Comments
03/24/04	18.50%	0.00%	18.50%			\$ 314,537.90	\$ 161.64	\$ 3,879.30	\$ 318,255.57	
03/25/04	18.50%	0.00%	18.50%			\$ 314,537.90	\$ 161.64	\$ 4,040.94	\$ 318,417.20	
03/26/04	18.50%	0.00%	18.50%			\$ 314,537.90	\$ 161.64	\$ 4,202.58	\$ 318,578.84	
03/27/04	18.50%	0.00%	18.50%			\$ 314,537.90	\$ 161.64	\$ 4,364.21	\$ 318,740.48	
03/28/04	18.50%	0.00%	18.50%			\$ 314,537.90	\$ 161.64	\$ 4,525.85	\$ 318,902.12	
03/29/04	18.50%	0.00%	18.50%			\$ 314,537.90	\$ 161.64	\$ 4,687.49	\$ 319,063.75	
03/30/04	18.50%	0.00%	18.50%			\$ 314,537.90	\$ 161.64	\$ 4,849.13	\$ 319,225.39	
03/31/04	18.50%	0.00%	18.50%			\$ 314,537.90	\$ 161.64	\$ 5,010.76	\$ 319,387.03	
04/01/04	18.50%	0.00%	18.50%			\$ 319,548.67	\$ 164.21	\$ 164.21	\$ 319,712.88	
04/02/04	18.50%	0.00%	18.50%			\$ 319,548.67	\$ 164.21	\$ 328.43	\$ 319,712.88	
04/03/04	18.50%	0.00%	18.50%			\$ 319,548.67	\$ 164.21	\$ 492.64	\$ 319,877.09	
04/04/04	18.50%	0.00%	18.50%			\$ 319,548.67	\$ 164.21	\$ 656.85	\$ 320,041.30	
04/05/04	18.50%	0.00%	18.50%			\$ 319,548.67	\$ 164.21	\$ 821.06	\$ 320,205.52	
04/06/04	18.50%	0.00%	18.50%			\$ 319,548.67	\$ 164.21	\$ 985.28	\$ 320,369.73	
04/07/04	18.50%	0.00%	18.50%			\$ 319,548.67	\$ 164.21	\$ 1,149.49	\$ 320,533.94	
04/08/04	18.50%	0.00%	18.50%			\$ 319,548.67	\$ 164.21	\$ 1,313.70	\$ 320,698.15	
04/09/04	18.50%	0.00%	18.50%			\$ 319,548.67	\$ 164.21	\$ 1,477.91	\$ 320,862.37	
04/10/04	18.50%	0.00%	18.50%			\$ 319,548.67	\$ 164.21	\$ 1,642.13	\$ 321,026.58	
04/11/04	18.50%	0.00%	18.50%			\$ 319,548.67	\$ 164.21	\$ 1,806.34	\$ 321,190.79	
04/12/04	18.50%	0.00%	18.50%			\$ 319,548.67	\$ 164.21	\$ 1,970.55	\$ 321,355.00	
04/13/04	18.50%	0.00%	18.50%			\$ 319,548.67	\$ 164.21	\$ 2,134.76	\$ 321,519.22	
04/14/04	18.50%	0.00%	18.50%			\$ 319,548.67	\$ 164.21	\$ 2,298.98	\$ 321,683.43	
04/15/04	18.50%	0.00%	18.50%			\$ 319,548.67	\$ 164.21	\$ 2,463.19	\$ 321,847.64	
04/16/04	18.50%	0.00%	18.50%			\$ 319,548.67	\$ 164.21	\$ 2,627.40	\$ 322,011.85	
04/17/04	18.50%	0.00%	18.50%			\$ 319,548.67	\$ 164.21	\$ 2,791.61	\$ 322,176.07	
04/18/04	18.50%	0.00%	18.50%			\$ 319,548.67	\$ 164.21	\$ 2,955.83	\$ 322,340.28	
04/19/04	18.50%	0.00%	18.50%			\$ 319,548.67	\$ 164.21	\$ 3,120.04	\$ 322,504.49	
04/20/04	18.50%	0.00%	18.50%			\$ 319,548.67	\$ 164.21	\$ 3,284.25	\$ 322,668.70	
04/21/04	18.50%	0.00%	18.50%			\$ 319,548.67	\$ 164.21	\$ 3,448.46	\$ 322,832.92	
04/22/04	18.50%	0.00%	18.50%			\$ 319,548.67	\$ 164.21	\$ 3,612.68	\$ 322,997.13	
04/23/04	18.50%	0.00%	18.50%			\$ 319,548.67	\$ 164.21	\$ 3,776.89	\$ 323,161.34	
04/24/04	18.50%	0.00%	18.50%			\$ 319,548.67	\$ 164.21	\$ 3,941.10	\$ 323,325.55	
04/25/04	18.50%	0.00%	18.50%			\$ 319,548.67	\$ 164.21	\$ 4,105.31	\$ 323,489.77	
04/26/04	18.50%	0.00%	18.50%			\$ 319,548.67	\$ 164.21	\$ 4,269.53	\$ 323,653.98	
04/27/04	18.50%	0.00%	18.50%			\$ 319,548.67	\$ 164.21	\$ 4,433.74	\$ 323,818.19	
04/28/04	18.50%	0.00%	18.50%			\$ 319,548.67	\$ 164.21	\$ 4,597.95	\$ 323,982.40	
04/29/04	18.50%	0.00%	18.50%			\$ 319,548.67	\$ 164.21	\$ 4,762.16	\$ 324,146.62	
04/30/04	18.50%	0.00%	18.50%			\$ 319,548.67	\$ 164.21	\$ 4,926.38	\$ 324,310.83	
05/01/04	18.50%	0.00%	18.50%			\$ 324,475.04	\$ 166.74	\$ 166.74	\$ 324,641.78	
05/02/04	18.50%	0.00%	18.50%			\$ 324,475.04	\$ 166.74	\$ 333.49	\$ 324,641.78	
05/03/04	18.50%	0.00%	18.50%			\$ 324,475.04	\$ 166.74	\$ 500.23	\$ 324,808.53	
05/04/04	18.50%	0.00%	18.50%			\$ 324,475.04	\$ 166.74	\$ 666.98	\$ 324,975.27	
05/05/04	18.50%	0.00%	18.50%			\$ 324,475.04	\$ 166.74	\$ 833.72	\$ 325,142.02	
05/06/04	18.50%	0.00%	18.50%			\$ 324,475.04	\$ 166.74	\$ 1,000.46	\$ 325,308.76	
05/07/04	18.50%	0.00%	18.50%			\$ 324,475.04	\$ 166.74	\$ 1,167.21	\$ 325,475.51	
05/08/04	18.50%	0.00%	18.50%			\$ 324,475.04	\$ 166.74	\$ 1,333.95	\$ 325,642.25	
05/09/04	18.50%	0.00%	18.50%			\$ 324,475.04	\$ 166.74	\$ 1,500.70	\$ 325,808.99	
05/10/04	18.50%	0.00%	18.50%			\$ 324,475.04	\$ 166.74	\$ 1,667.44	\$ 325,975.74	
05/11/04	18.50%	0.00%	18.50%			\$ 324,475.04	\$ 166.74	\$ 1,834.19	\$ 326,142.48	
05/12/04	18.50%	0.00%	18.50%			\$ 324,475.04	\$ 166.74	\$ 2,000.93	\$ 326,309.23	
05/13/04	18.50%	0.00%	18.50%			\$ 324,475.04	\$ 166.74	\$ 2,167.67	\$ 326,475.97	
05/14/04	18.50%	0.00%	18.50%			\$ 324,475.04	\$ 166.74	\$ 2,334.42	\$ 326,642.71	
05/15/04	18.50%	0.00%	18.50%			\$ 324,475.04	\$ 166.74	\$ 2,501.16	\$ 326,809.46	
05/16/04	18.50%	0.00%	18.50%			\$ 324,475.04	\$ 166.74	\$ 2,667.91	\$ 326,976.20	
05/17/04	18.50%	0.00%	18.50%			\$ 324,475.04	\$ 166.74	\$ 2,834.65	\$ 327,142.95	
05/18/04	18.50%	0.00%	18.50%			\$ 324,475.04	\$ 166.74	\$ 3,001.39	\$ 327,309.69	
05/19/04	18.50%	0.00%	18.50%			\$ 324,475.04	\$ 166.74	\$ 3,168.14	\$ 327,476.44	
05/20/04	18.50%	0.00%	18.50%			\$ 324,475.04	\$ 166.74	\$ 3,334.88	\$ 327,643.18	
05/21/04	18.50%	0.00%	18.50%			\$ 324,475.04	\$ 166.74	\$ 3,501.63	\$ 327,809.92	
05/22/04	18.50%	0.00%	18.50%			\$ 324,475.04	\$ 166.74	\$ 3,668.37	\$ 327,976.67	
05/23/04	18.50%	0.00%	18.50%			\$ 324,475.04	\$ 166.74	\$ 3,835.11	\$ 328,143.41	
05/24/04	18.50%	0.00%	18.50%			\$ 324,475.04	\$ 166.74	\$ 4,001.86	\$ 328,310.16	
05/25/04	18.50%	0.00%	18.50%			\$ 324,475.04	\$ 166.74	\$ 4,168.60	\$ 328,476.90	
05/26/04	18.50%	0.00%	18.50%			\$ 324,475.04	\$ 166.74	\$ 4,335.35	\$ 328,643.64	
05/27/04	18.50%	0.00%	18.50%			\$ 324,475.04	\$ 166.74	\$ 4,502.09	\$ 328,810.39	
05/28/04	18.50%	0.00%	18.50%			\$ 324,475.04	\$ 166.74	\$ 4,668.84	\$ 328,977.13	
05/29/04	18.50%	0.00%	18.50%			\$ 324,475.04	\$ 166.74	\$ 4,835.58	\$ 329,143.88	
05/30/04	18.50%	0.00%	18.50%			\$ 324,475.04	\$ 166.74	\$ 5,002.32	\$ 329,310.62	
05/31/04	18.50%	0.00%	18.50%			\$ 324,475.04	\$ 166.74	\$ 5,169.07	\$ 329,477.36	
06/01/04	18.50%	0.00%	18.50%			\$ 329,644.11	\$ 169.40	\$ 169.40	\$ 329,813.51	
06/02/04	18.50%	0.00%	18.50%			\$ 329,644.11	\$ 169.40	\$ 338.80	\$ 329,813.51	
06/03/04	18.50%	0.00%	18.50%			\$ 329,644.11	\$ 169.40	\$ 508.20	\$ 329,982.91	
06/04/04	18.50%	0.00%	18.50%			\$ 329,644.11	\$ 169.40	\$ 677.60	\$ 330,152.31	
06/05/04	18.50%	0.00%	18.50%			\$ 329,644.11	\$ 169.40	\$ 847.00	\$ 330,321.71	
06/06/04	18.50%	0.00%	18.50%			\$ 329,644.11	\$ 169.40	\$ 1,016.40	\$ 330,491.11	
06/07/04	18.50%	0.00%	18.50%			\$ 329,644.11	\$ 169.40	\$ 1,185.80	\$ 330,660.51	
06/08/04	18.50%	0.00%	18.50%			\$ 329,644.11	\$ 169.40	\$ 1,355.20	\$ 330,829.91	
06/09/04	18.50%	0.00%	18.50%			\$ 329,644.11	\$ 169.40	\$ 1,524.60	\$ 330,999.31	
06/10/04	18.50%	0.00%	18.50%			\$ 329,644.11	\$ 169.40	\$ 1,694.00	\$ 331,168.71	
06/11/04	18.50%	0.00%	18.50%			\$ 329,644.11	\$ 169.40	\$ 1,863.40	\$ 331,338.11	
06/12/04	18.50%	0.00%	18.50%			\$ 329,644.11	\$ 169.40	\$ 2,032.81	\$ 331,507.51	
06/13/04	18.50%	0.00%	18.50%			\$ 329,644.11	\$ 169.40	\$ 2,202.21	\$ 331,676.91	
06/14/04	18.50%	0.00%	18.50%			\$ 329,644.11	\$ 169.40	\$ 2,371.61	\$ 331,846.31	
06/15/04	18.50%	0.00%	18.50%			\$ 329,644.11	\$ 169.40	\$ 2,541.01	\$ 332,015.71	
06/16/04	18.50%	0.00%	18.50%			\$ 329,644.11	\$ 169.40	\$ 2,710.41	\$ 332,185.12	
06/17/04	18.50%	0.00%	18.50%			\$ 329,644.11	\$ 169.40	\$ 2,879.81	\$ 332,354.52	
06/18/04	18.50%	0.00%	18.50%			\$ 329,644.11	\$ 169.40	\$ 3,049.21	\$ 332,523.92	
06/19/04	18.50%	0.00%	18.50%			\$ 329,644.11	\$ 169.40	\$ 3,218.61	\$ 332,693.32	
06/20/04	18.50%	0.00%	18.50%			\$ 329,644.11	\$ 169.40	\$ 3,388.01	\$ 332,862.72	
06/21/04	18.50%	0.00%	18.50%			\$ 329,644.11	\$ 169.40	\$ 3,557.41	\$ 333,032.12	

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Interest Rate Calculator

Date	Base Interest Rate	Interest Rate	Overall Interest Rate	Advance	Reduction	Overall Balance	Interest on Balance	Interest Rolling Balance	Total Loan Amount	Comments
06/22/04	18.50%	0.00%	18.50%			\$ 329,644.11	\$ 169.40	\$ 3,726.81	\$ 333,201.52	
06/23/04	18.50%	0.00%	18.50%			\$ 329,644.11	\$ 169.40	\$ 3,896.21	\$ 333,370.92	
06/24/04	18.50%	0.00%	18.50%			\$ 329,644.11	\$ 169.40	\$ 4,065.61	\$ 333,540.32	
06/25/04	18.50%	0.00%	18.50%			\$ 329,644.11	\$ 169.40	\$ 4,235.01	\$ 333,709.72	
06/26/04	18.50%	0.00%	18.50%			\$ 329,644.11	\$ 169.40	\$ 4,404.41	\$ 333,879.12	
06/27/04	18.50%	0.00%	18.50%			\$ 329,644.11	\$ 169.40	\$ 4,573.81	\$ 334,048.52	
06/28/04	18.50%	0.00%	18.50%			\$ 329,644.11	\$ 169.40	\$ 4,743.21	\$ 334,217.92	
06/29/04	18.50%	0.00%	18.50%			\$ 329,644.11	\$ 169.40	\$ 4,912.61	\$ 334,387.32	
06/30/04	18.50%	0.00%	18.50%			\$ 329,644.11	\$ 169.40	\$ 5,082.01	\$ 334,556.72	
07/01/04	18.50%	0.00%	18.50%			\$ 334,726.12	\$ 172.01	\$ 172.01	\$ 334,898.13	
07/02/04	18.50%	0.00%	18.50%			\$ 334,726.12	\$ 172.01	\$ 344.02	\$ 334,898.13	
07/03/04	18.50%	0.00%	18.50%			\$ 334,726.12	\$ 172.01	\$ 516.04	\$ 335,070.15	
07/04/04	18.50%	0.00%	18.50%			\$ 334,726.12	\$ 172.01	\$ 688.05	\$ 335,242.16	
07/05/04	18.50%	0.00%	18.50%			\$ 334,726.12	\$ 172.01	\$ 860.06	\$ 335,414.17	
07/06/04	18.50%	0.00%	18.50%			\$ 334,726.12	\$ 172.01	\$ 1,032.07	\$ 335,586.18	
07/07/04	18.50%	0.00%	18.50%			\$ 334,726.12	\$ 172.01	\$ 1,204.08	\$ 335,758.19	
07/08/04	18.50%	0.00%	18.50%			\$ 334,726.12	\$ 172.01	\$ 1,376.10	\$ 335,930.21	
07/09/04	18.50%	0.00%	18.50%			\$ 334,726.12	\$ 172.01	\$ 1,548.11	\$ 336,102.22	
07/10/04	18.50%	0.00%	18.50%			\$ 334,726.12	\$ 172.01	\$ 1,720.12	\$ 336,274.23	
07/11/04	18.50%	0.00%	18.50%			\$ 334,726.12	\$ 172.01	\$ 1,892.13	\$ 336,446.24	
07/12/04	18.50%	0.00%	18.50%			\$ 334,726.12	\$ 172.01	\$ 2,064.14	\$ 336,618.25	
07/13/04	18.50%	0.00%	18.50%			\$ 334,726.12	\$ 172.01	\$ 2,236.16	\$ 336,790.27	
07/14/04	18.50%	0.00%	18.50%			\$ 334,726.12	\$ 172.01	\$ 2,408.17	\$ 336,962.28	
07/15/04	18.50%	0.00%	18.50%			\$ 334,726.12	\$ 172.01	\$ 2,580.18	\$ 337,134.29	
07/16/04	18.50%	0.00%	18.50%			\$ 334,726.12	\$ 172.01	\$ 2,752.19	\$ 337,306.30	
07/17/04	18.50%	0.00%	18.50%			\$ 334,726.12	\$ 172.01	\$ 2,924.20	\$ 337,478.31	
07/18/04	18.50%	0.00%	18.50%			\$ 334,726.12	\$ 172.01	\$ 3,096.22	\$ 337,650.33	
07/19/04	18.50%	0.00%	18.50%			\$ 334,726.12	\$ 172.01	\$ 3,268.23	\$ 337,822.34	
07/20/04	18.50%	0.00%	18.50%			\$ 334,726.12	\$ 172.01	\$ 3,440.24	\$ 337,994.35	
07/21/04	18.50%	0.00%	18.50%			\$ 334,726.12	\$ 172.01	\$ 3,612.25	\$ 338,166.36	
07/22/04	18.50%	0.00%	18.50%			\$ 334,726.12	\$ 172.01	\$ 3,784.26	\$ 338,338.37	
07/23/04	18.50%	0.00%	18.50%			\$ 334,726.12	\$ 172.01	\$ 3,956.28	\$ 338,510.39	
07/24/04	18.50%	0.00%	18.50%			\$ 334,726.12	\$ 172.01	\$ 4,128.29	\$ 338,682.40	
07/25/04	18.50%	0.00%	18.50%			\$ 334,726.12	\$ 172.01	\$ 4,300.30	\$ 338,854.41	
07/26/04	18.50%	0.00%	18.50%			\$ 334,726.12	\$ 172.01	\$ 4,472.31	\$ 339,026.42	
07/27/04	18.50%	0.00%	18.50%			\$ 334,726.12	\$ 172.01	\$ 4,644.32	\$ 339,198.43	
07/28/04	18.50%	0.00%	18.50%			\$ 334,726.12	\$ 172.01	\$ 4,816.34	\$ 339,370.45	
07/29/04	18.50%	0.00%	18.50%			\$ 334,726.12	\$ 172.01	\$ 4,988.35	\$ 339,542.46	
07/30/04	18.50%	0.00%	18.50%			\$ 334,726.12	\$ 172.01	\$ 5,160.36	\$ 339,714.47	
07/31/04	18.50%	0.00%	18.50%			\$ 334,726.12	\$ 172.01	\$ 5,332.37	\$ 339,886.48	
08/01/04	18.50%	0.00%	18.50%			\$ 340,058.49	\$ 174.75	\$ 174.75	\$ 340,233.25	
08/02/04	18.50%	0.00%	18.50%			\$ 340,058.49	\$ 174.75	\$ 349.50	\$ 340,233.25	
08/03/04	18.50%	0.00%	18.50%			\$ 340,058.49	\$ 174.75	\$ 524.26	\$ 340,408.00	
08/04/04	18.50%	0.00%	18.50%			\$ 340,058.49	\$ 174.75	\$ 699.01	\$ 340,582.75	
08/05/04	18.50%	0.00%	18.50%			\$ 340,058.49	\$ 174.75	\$ 873.76	\$ 340,757.50	
08/06/04	18.50%	0.00%	18.50%			\$ 340,058.49	\$ 174.75	\$ 1,048.51	\$ 340,932.26	
08/07/04	18.50%	0.00%	18.50%			\$ 340,058.49	\$ 174.75	\$ 1,223.27	\$ 341,107.01	
08/08/04	18.50%	0.00%	18.50%			\$ 340,058.49	\$ 174.75	\$ 1,398.02	\$ 341,281.76	
08/09/04	18.50%	0.00%	18.50%			\$ 340,058.49	\$ 174.75	\$ 1,572.77	\$ 341,456.51	
08/10/04	18.50%	0.00%	18.50%			\$ 340,058.49	\$ 174.75	\$ 1,747.52	\$ 341,631.27	
08/11/04	18.50%	0.00%	18.50%			\$ 340,058.49	\$ 174.75	\$ 1,922.28	\$ 341,806.02	
08/12/04	18.50%	0.00%	18.50%			\$ 340,058.49	\$ 174.75	\$ 2,097.03	\$ 341,980.77	
08/13/04	18.50%	0.00%	18.50%			\$ 340,058.49	\$ 174.75	\$ 2,271.78	\$ 342,155.52	
08/14/04	18.50%	0.00%	18.50%			\$ 340,058.49	\$ 174.75	\$ 2,446.53	\$ 342,330.27	
08/15/04	18.50%	0.00%	18.50%			\$ 340,058.49	\$ 174.75	\$ 2,621.28	\$ 342,505.03	
08/16/04	18.50%	0.00%	18.50%			\$ 340,058.49	\$ 174.75	\$ 2,796.04	\$ 342,679.78	
08/17/04	18.50%	0.00%	18.50%			\$ 340,058.49	\$ 174.75	\$ 2,970.79	\$ 342,854.53	
08/18/04	18.50%	0.00%	18.50%			\$ 340,058.49	\$ 174.75	\$ 3,145.54	\$ 343,029.28	
08/19/04	18.50%	0.00%	18.50%			\$ 340,058.49	\$ 174.75	\$ 3,320.29	\$ 343,204.04	
08/20/04	18.50%	0.00%	18.50%			\$ 340,058.49	\$ 174.75	\$ 3,495.05	\$ 343,378.79	
08/21/04	18.50%	0.00%	18.50%			\$ 340,058.49	\$ 174.75	\$ 3,669.80	\$ 343,553.54	
08/22/04	18.50%	0.00%	18.50%			\$ 340,058.49	\$ 174.75	\$ 3,844.55	\$ 343,728.29	
08/23/04	18.50%	0.00%	18.50%			\$ 340,058.49	\$ 174.75	\$ 4,019.30	\$ 343,903.05	
08/24/04	18.50%	0.00%	18.50%			\$ 340,058.49	\$ 174.75	\$ 4,194.05	\$ 344,077.80	
08/25/04	18.50%	0.00%	18.50%			\$ 340,058.49	\$ 174.75	\$ 4,368.81	\$ 344,252.55	
08/26/04	18.50%	0.00%	18.50%			\$ 340,058.49	\$ 174.75	\$ 4,543.56	\$ 344,427.30	
08/27/04	18.50%	0.00%	18.50%			\$ 340,058.49	\$ 174.75	\$ 4,718.31	\$ 344,602.05	
08/28/04	18.50%	0.00%	18.50%			\$ 340,058.49	\$ 174.75	\$ 4,893.06	\$ 344,776.81	
08/29/04	18.50%	0.00%	18.50%			\$ 340,058.49	\$ 174.75	\$ 5,067.82	\$ 344,951.56	
08/30/04	18.50%	0.00%	18.50%			\$ 340,058.49	\$ 174.75	\$ 5,242.57	\$ 345,126.31	
08/31/04	18.50%	0.00%	18.50%			\$ 340,058.49	\$ 174.75	\$ 5,417.32	\$ 345,301.06	
09/01/04	18.50%	0.00%	18.50%			\$ 345,475.82	\$ 177.54	\$ 177.54	\$ 345,653.35	
09/02/04	18.50%	0.00%	18.50%			\$ 345,475.82	\$ 177.54	\$ 355.07	\$ 345,653.35	
09/03/04	18.50%	0.00%	18.50%			\$ 345,475.82	\$ 177.54	\$ 532.61	\$ 345,830.89	
09/04/04	18.50%	0.00%	18.50%			\$ 345,475.82	\$ 177.54	\$ 710.14	\$ 346,008.42	
09/05/04	18.50%	0.00%	18.50%			\$ 345,475.82	\$ 177.54	\$ 887.68	\$ 346,185.96	
09/06/04	18.50%	0.00%	18.50%			\$ 345,475.82	\$ 177.54	\$ 1,065.22	\$ 346,363.50	
09/07/04	18.50%	0.00%	18.50%			\$ 345,475.82	\$ 177.54	\$ 1,242.75	\$ 346,541.03	
09/08/04	18.50%	0.00%	18.50%			\$ 345,475.82	\$ 177.54	\$ 1,420.29	\$ 346,718.57	
09/09/04	18.50%	0.00%	18.50%			\$ 345,475.82	\$ 177.54	\$ 1,597.83	\$ 346,896.11	
09/10/04	18.50%	0.00%	18.50%			\$ 345,475.82	\$ 177.54	\$ 1,775.36	\$ 347,073.64	
09/11/04	18.50%	0.00%	18.50%			\$ 345,475.82	\$ 177.54	\$ 1,952.90	\$ 347,251.18	
09/12/04	18.50%	0.00%	18.50%			\$ 345,475.82	\$ 177.54	\$ 2,130.43	\$ 347,428.71	
09/13/04	18.50%	0.00%	18.50%			\$ 345,475.82	\$ 177.54	\$ 2,307.97	\$ 347,606.25	
09/14/04	18.50%	0.00%	18.50%			\$ 345,475.82	\$ 177.54	\$ 2,485.51	\$ 347,783.79	
09/15/04	18.50%	0.00%	18.50%			\$ 345,475.82	\$ 177.54	\$ 2,663.04	\$ 347,961.32	
09/16/04	18.50%	0.00%	18.50%			\$ 345,475.82	\$ 177.54	\$ 2,840.58	\$ 348,138.86	
09/17/04	18.50%	0.00%	18.50%			\$ 345,475.82	\$ 177.54	\$ 3,018.12	\$ 348,316.39	
09/18/04	18.50%	0.00%	18.50%			\$ 345,475.82	\$ 177.54	\$ 3,195.65	\$ 348,493.93	
09/19/04	18.50%	0.00%	18.50%			\$ 345,475.82	\$ 177.54	\$ 3,373.19	\$ 348,671.47	

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Interest Rate Calculator

Date	Base Interest Rate	Interest Rate	Overall Interest Rate	Advance	Reduction	Overall Balance	Interest on Balance	Interest Rolling Balance	Total Loan Amount	Comments
09/20/04	18.50%	0.00%	18.50%			\$ 345,475.82	\$ 177.54	\$ 3,550.72	\$ 348,849.00	
09/21/04	18.50%	0.00%	18.50%			\$ 345,475.82	\$ 177.54	\$ 3,728.26	\$ 349,026.54	
09/22/04	18.50%	0.00%	18.50%			\$ 345,475.82	\$ 177.54	\$ 3,905.80	\$ 349,204.08	
09/23/04	18.50%	0.00%	18.50%			\$ 345,475.82	\$ 177.54	\$ 4,083.33	\$ 349,381.61	
09/24/04	18.50%	0.00%	18.50%			\$ 345,475.82	\$ 177.54	\$ 4,260.87	\$ 349,559.15	
09/25/04	18.50%	0.00%	18.50%			\$ 345,475.82	\$ 177.54	\$ 4,438.40	\$ 349,736.68	
09/26/04	18.50%	0.00%	18.50%			\$ 345,475.82	\$ 177.54	\$ 4,615.94	\$ 349,914.22	
09/27/04	18.50%	0.00%	18.50%			\$ 345,475.82	\$ 177.54	\$ 4,793.48	\$ 350,091.76	
09/28/04	18.50%	0.00%	18.50%			\$ 345,475.82	\$ 177.54	\$ 4,971.01	\$ 350,269.29	
09/29/04	18.50%	0.00%	18.50%			\$ 345,475.82	\$ 177.54	\$ 5,148.55	\$ 350,446.83	
09/30/04	18.50%	0.00%	18.50%			\$ 345,475.82	\$ 177.54	\$ 5,326.09	\$ 350,624.37	
10/01/04	18.50%	0.00%	18.50%			\$ 350,801.90	\$ 180.27	\$ 180.27	\$ 350,982.17	
10/02/04	18.50%	0.00%	18.50%			\$ 350,801.90	\$ 180.27	\$ 360.55	\$ 350,982.17	
10/03/04	18.50%	0.00%	18.50%			\$ 350,801.90	\$ 180.27	\$ 540.82	\$ 351,162.45	
10/04/04	18.50%	0.00%	18.50%			\$ 350,801.90	\$ 180.27	\$ 721.09	\$ 351,342.72	
10/05/04	18.50%	0.00%	18.50%			\$ 350,801.90	\$ 180.27	\$ 901.37	\$ 351,522.99	
10/06/04	18.50%	0.00%	18.50%			\$ 350,801.90	\$ 180.27	\$ 1,081.64	\$ 351,703.27	
10/07/04	18.50%	0.00%	18.50%			\$ 350,801.90	\$ 180.27	\$ 1,261.91	\$ 351,883.54	
10/08/04	18.50%	0.00%	18.50%			\$ 350,801.90	\$ 180.27	\$ 1,442.19	\$ 352,063.81	
10/09/04	18.50%	0.00%	18.50%			\$ 350,801.90	\$ 180.27	\$ 1,622.46	\$ 352,244.09	
10/10/04	18.50%	0.00%	18.50%			\$ 350,801.90	\$ 180.27	\$ 1,802.73	\$ 352,424.36	
10/11/04	18.50%	0.00%	18.50%			\$ 350,801.90	\$ 180.27	\$ 1,983.01	\$ 352,604.63	
10/12/04	18.50%	0.00%	18.50%			\$ 350,801.90	\$ 180.27	\$ 2,163.28	\$ 352,784.91	
10/13/04	18.50%	0.00%	18.50%			\$ 350,801.90	\$ 180.27	\$ 2,343.55	\$ 352,965.18	
10/14/04	18.50%	0.00%	18.50%			\$ 350,801.90	\$ 180.27	\$ 2,523.82	\$ 353,145.45	
10/15/04	18.50%	0.00%	18.50%			\$ 350,801.90	\$ 180.27	\$ 2,704.10	\$ 353,325.73	
10/16/04	18.50%	0.00%	18.50%			\$ 350,801.90	\$ 180.27	\$ 2,884.37	\$ 353,506.00	
10/17/04	18.50%	0.00%	18.50%			\$ 350,801.90	\$ 180.27	\$ 3,064.64	\$ 353,686.27	
10/18/04	18.50%	0.00%	18.50%			\$ 350,801.90	\$ 180.27	\$ 3,244.92	\$ 353,866.55	
10/19/04	18.50%	0.00%	18.50%			\$ 350,801.90	\$ 180.27	\$ 3,425.19	\$ 354,046.82	
10/20/04	18.50%	0.00%	18.50%			\$ 350,801.90	\$ 180.27	\$ 3,605.46	\$ 354,227.09	
10/21/04	18.50%	0.00%	18.50%			\$ 350,801.90	\$ 180.27	\$ 3,785.74	\$ 354,407.37	
10/22/04	18.50%	0.00%	18.50%			\$ 350,801.90	\$ 180.27	\$ 3,966.01	\$ 354,587.64	
10/23/04	18.50%	0.00%	18.50%			\$ 350,801.90	\$ 180.27	\$ 4,146.28	\$ 354,767.91	
10/24/04	18.50%	0.00%	18.50%			\$ 350,801.90	\$ 180.27	\$ 4,326.56	\$ 354,948.18	
10/25/04	18.50%	0.00%	18.50%			\$ 350,801.90	\$ 180.27	\$ 4,506.83	\$ 355,128.46	
10/26/04	18.50%	0.00%	18.50%			\$ 350,801.90	\$ 180.27	\$ 4,687.10	\$ 355,308.73	
10/27/04	18.50%	0.00%	18.50%			\$ 350,801.90	\$ 180.27	\$ 4,867.38	\$ 355,489.00	
10/28/04	18.50%	0.00%	18.50%			\$ 350,801.90	\$ 180.27	\$ 5,047.65	\$ 355,669.28	
10/29/04	18.50%	0.00%	18.50%			\$ 350,801.90	\$ 180.27	\$ 5,227.92	\$ 355,849.55	
10/30/04	18.50%	0.00%	18.50%			\$ 350,801.90	\$ 180.27	\$ 5,408.20	\$ 356,029.82	
10/31/04	18.50%	0.00%	18.50%			\$ 350,801.90	\$ 180.27	\$ 5,588.47	\$ 356,210.10	
11/01/04	18.50%	0.00%	18.50%			\$ 356,390.37	\$ 183.15	\$ 183.15	\$ 356,573.52	
11/02/04	18.50%	0.00%	18.50%			\$ 356,390.37	\$ 183.15	\$ 366.29	\$ 356,573.52	
11/03/04	18.50%	0.00%	18.50%			\$ 356,390.37	\$ 183.15	\$ 549.44	\$ 356,756.66	
11/04/04	18.50%	0.00%	18.50%			\$ 356,390.37	\$ 183.15	\$ 732.58	\$ 356,939.81	
11/05/04	18.50%	0.00%	18.50%			\$ 356,390.37	\$ 183.15	\$ 915.73	\$ 357,122.95	
11/06/04	18.50%	0.00%	18.50%			\$ 356,390.37	\$ 183.15	\$ 1,098.87	\$ 357,306.10	
11/07/04	18.50%	0.00%	18.50%			\$ 356,390.37	\$ 183.15	\$ 1,282.02	\$ 357,489.24	
11/08/04	18.50%	0.00%	18.50%			\$ 356,390.37	\$ 183.15	\$ 1,465.16	\$ 357,672.39	
11/09/04	18.50%	0.00%	18.50%			\$ 356,390.37	\$ 183.15	\$ 1,648.31	\$ 357,855.53	
11/10/04	18.50%	0.00%	18.50%			\$ 356,390.37	\$ 183.15	\$ 1,831.45	\$ 358,038.68	
11/11/04	18.50%	0.00%	18.50%			\$ 356,390.37	\$ 183.15	\$ 2,014.60	\$ 358,221.82	
11/12/04	18.50%	0.00%	18.50%			\$ 356,390.37	\$ 183.15	\$ 2,197.74	\$ 358,404.97	
11/13/04	18.50%	0.00%	18.50%			\$ 356,390.37	\$ 183.15	\$ 2,380.89	\$ 358,588.11	
11/14/04	18.50%	0.00%	18.50%			\$ 356,390.37	\$ 183.15	\$ 2,564.03	\$ 358,771.26	
11/15/04	18.50%	0.00%	18.50%			\$ 356,390.37	\$ 183.15	\$ 2,747.18	\$ 358,954.40	
11/16/04	18.50%	0.00%	18.50%			\$ 356,390.37	\$ 183.15	\$ 2,930.32	\$ 359,137.55	
11/17/04	18.50%	0.00%	18.50%			\$ 356,390.37	\$ 183.15	\$ 3,113.47	\$ 359,320.69	
11/18/04	18.50%	0.00%	18.50%			\$ 356,390.37	\$ 183.15	\$ 3,296.61	\$ 359,503.84	
11/19/04	18.50%	0.00%	18.50%			\$ 356,390.37	\$ 183.15	\$ 3,479.76	\$ 359,686.98	
11/20/04	18.50%	0.00%	18.50%			\$ 356,390.37	\$ 183.15	\$ 3,662.90	\$ 359,870.13	
11/21/04	18.50%	0.00%	18.50%			\$ 356,390.37	\$ 183.15	\$ 3,846.05	\$ 360,053.27	
11/22/04	18.50%	0.00%	18.50%			\$ 356,390.37	\$ 183.15	\$ 4,029.19	\$ 360,236.42	
11/23/04	18.50%	0.00%	18.50%			\$ 356,390.37	\$ 183.15	\$ 4,212.34	\$ 360,419.56	
11/24/04	18.50%	0.00%	18.50%			\$ 356,390.37	\$ 183.15	\$ 4,395.48	\$ 360,602.71	
11/25/04	18.50%	0.00%	18.50%			\$ 356,390.37	\$ 183.15	\$ 4,578.63	\$ 360,785.85	
11/26/04	18.50%	0.00%	18.50%			\$ 356,390.37	\$ 183.15	\$ 4,761.77	\$ 360,969.00	
11/27/04	18.50%	0.00%	18.50%			\$ 356,390.37	\$ 183.15	\$ 4,944.92	\$ 361,152.14	
11/28/04	18.50%	0.00%	18.50%			\$ 356,390.37	\$ 183.15	\$ 5,128.06	\$ 361,335.29	
11/29/04	18.50%	0.00%	18.50%			\$ 356,390.37	\$ 183.15	\$ 5,311.21	\$ 361,518.43	
11/30/04	18.50%	0.00%	18.50%			\$ 356,390.37	\$ 183.15	\$ 5,494.35	\$ 361,701.58	
12/01/04	18.50%	0.00%	18.50%			\$ 361,884.72	\$ 185.97	\$ 185.97	\$ 362,070.69	
12/02/04	18.50%	0.00%	18.50%			\$ 361,884.72	\$ 185.97	\$ 371.94	\$ 362,070.69	
12/03/04	18.50%	0.00%	18.50%			\$ 361,884.72	\$ 185.97	\$ 557.91	\$ 362,256.66	
12/04/04	18.50%	0.00%	18.50%			\$ 361,884.72	\$ 185.97	\$ 743.87	\$ 362,442.63	
12/05/04	18.50%	0.00%	18.50%			\$ 361,884.72	\$ 185.97	\$ 929.84	\$ 362,628.60	
12/06/04	18.50%	0.00%	18.50%			\$ 361,884.72	\$ 185.97	\$ 1,115.81	\$ 362,814.56	
12/07/04	18.50%	0.00%	18.50%			\$ 361,884.72	\$ 185.97	\$ 1,301.78	\$ 363,000.53	
12/08/04	18.50%	0.00%	18.50%			\$ 361,884.72	\$ 185.97	\$ 1,487.75	\$ 363,186.50	
12/09/04	18.50%	0.00%	18.50%			\$ 361,884.72	\$ 185.97	\$ 1,673.72	\$ 363,372.47	
12/10/04	18.50%	0.00%	18.50%			\$ 361,884.72	\$ 185.97	\$ 1,859.69	\$ 363,558.44	
12/11/04	18.50%	0.00%	18.50%			\$ 361,884.72	\$ 185.97	\$ 2,045.65	\$ 363,744.41	
12/12/04	18.50%	0.00%	18.50%			\$ 361,884.72	\$ 185.97	\$ 2,231.62	\$ 363,930.38	
12/13/04	18.50%	0.00%	18.50%			\$ 361,884.72	\$ 185.97	\$ 2,417.59	\$ 364,116.34	
12/14/04	18.50%	0.00%	18.50%			\$ 361,884.72	\$ 185.97	\$ 2,603.56	\$ 364,302.31	
12/15/04	18.50%	0.00%	18.50%			\$ 361,884.72	\$ 185.97	\$ 2,789.53	\$ 364,488.28	
12/16/04	18.50%	0.00%	18.50%			\$ 361,884.72	\$ 185.97	\$ 2,975.50	\$ 364,674.25	
12/17/04	18.50%	0.00%	18.50%			\$ 361,884.72	\$ 185.97	\$ 3,161.47	\$ 364,860.22	
12/18/04	18.50%	0.00%	18.50%			\$ 361,884.72	\$ 185.97	\$ 3,347.43	\$ 365,046.19	

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Interest Rate Calculator

Date	Base Interest Rate	Interest Rate	Overall Interest Rate	Advance	Reduction	Overall Balance	Interest on Balance	Interest Rolling Balance	Total Loan Amount	Comments
12/19/04	18.50%	0.00%	18.50%			\$ 361,884.72	\$ 185.97	\$ 3,533.40	\$ 365,232.16	
12/20/04	18.50%	0.00%	18.50%			\$ 361,884.72	\$ 185.97	\$ 3,719.37	\$ 365,418.12	
12/21/04	18.50%	0.00%	18.50%			\$ 361,884.72	\$ 185.97	\$ 3,905.34	\$ 365,604.09	
12/22/04	18.50%	0.00%	18.50%			\$ 361,884.72	\$ 185.97	\$ 4,091.31	\$ 365,790.06	
12/23/04	18.50%	0.00%	18.50%			\$ 361,884.72	\$ 185.97	\$ 4,277.28	\$ 365,976.03	
12/24/04	18.50%	0.00%	18.50%			\$ 361,884.72	\$ 185.97	\$ 4,463.24	\$ 366,162.00	
12/25/04	18.50%	0.00%	18.50%			\$ 361,884.72	\$ 185.97	\$ 4,649.21	\$ 366,347.97	
12/26/04	18.50%	0.00%	18.50%			\$ 361,884.72	\$ 185.97	\$ 4,835.18	\$ 366,533.94	
12/27/04	18.50%	0.00%	18.50%			\$ 361,884.72	\$ 185.97	\$ 5,021.15	\$ 366,719.90	
12/28/04	18.50%	0.00%	18.50%			\$ 361,884.72	\$ 185.97	\$ 5,207.12	\$ 366,905.87	
12/29/04	18.50%	0.00%	18.50%			\$ 361,884.72	\$ 185.97	\$ 5,393.09	\$ 367,091.84	
12/30/04	18.50%	0.00%	18.50%			\$ 361,884.72	\$ 185.97	\$ 5,579.06	\$ 367,277.81	
12/31/04	18.50%	0.00%	18.50%			\$ 361,884.72	\$ 185.97	\$ 5,765.02	\$ 367,463.78	
01/01/05	18.50%	0.00%	18.50%			\$ 367,649.75	\$ 188.93	\$ 188.93	\$ 367,838.68	
01/02/05	18.50%	0.00%	18.50%			\$ 367,649.75	\$ 188.93	\$ 377.86	\$ 367,838.68	
01/03/05	18.50%	0.00%	18.50%			\$ 367,649.75	\$ 188.93	\$ 566.79	\$ 368,027.61	
01/04/05	18.50%	0.00%	18.50%			\$ 367,649.75	\$ 188.93	\$ 755.72	\$ 368,216.54	
01/05/05	18.50%	0.00%	18.50%			\$ 367,649.75	\$ 188.93	\$ 944.66	\$ 368,405.47	
01/06/05	18.50%	0.00%	18.50%			\$ 367,649.75	\$ 188.93	\$ 1,133.59	\$ 368,594.40	
01/07/05	18.50%	0.00%	18.50%			\$ 367,649.75	\$ 188.93	\$ 1,322.52	\$ 368,783.33	
01/08/05	18.50%	0.00%	18.50%			\$ 367,649.75	\$ 188.93	\$ 1,511.45	\$ 368,972.26	
01/09/05	18.50%	0.00%	18.50%			\$ 367,649.75	\$ 188.93	\$ 1,700.38	\$ 369,161.20	
01/10/05	18.50%	0.00%	18.50%			\$ 367,649.75	\$ 188.93	\$ 1,889.31	\$ 369,350.13	
01/11/05	18.50%	0.00%	18.50%			\$ 367,649.75	\$ 188.93	\$ 2,078.24	\$ 369,539.06	
01/12/05	18.50%	0.00%	18.50%			\$ 367,649.75	\$ 188.93	\$ 2,267.17	\$ 369,727.99	
01/13/05	18.50%	0.00%	18.50%			\$ 367,649.75	\$ 188.93	\$ 2,456.10	\$ 369,916.92	
01/14/05	18.50%	0.00%	18.50%			\$ 367,649.75	\$ 188.93	\$ 2,645.04	\$ 370,105.85	
01/15/05	18.50%	0.00%	18.50%			\$ 367,649.75	\$ 188.93	\$ 2,833.97	\$ 370,294.78	
01/16/05	18.50%	0.00%	18.50%			\$ 367,649.75	\$ 188.93	\$ 3,022.90	\$ 370,483.71	
01/17/05	18.50%	0.00%	18.50%			\$ 367,649.75	\$ 188.93	\$ 3,211.83	\$ 370,672.64	
01/18/05	18.50%	0.00%	18.50%			\$ 367,649.75	\$ 188.93	\$ 3,400.76	\$ 370,861.58	
01/19/05	18.50%	0.00%	18.50%			\$ 367,649.75	\$ 188.93	\$ 3,589.69	\$ 371,050.51	
01/20/05	18.50%	0.00%	18.50%			\$ 367,649.75	\$ 188.93	\$ 3,778.62	\$ 371,239.44	
01/21/05	18.50%	0.00%	18.50%			\$ 367,649.75	\$ 188.93	\$ 3,967.55	\$ 371,428.37	
01/22/05	18.50%	0.00%	18.50%			\$ 367,649.75	\$ 188.93	\$ 4,156.48	\$ 371,617.30	
01/23/05	18.50%	0.00%	18.50%			\$ 367,649.75	\$ 188.93	\$ 4,345.42	\$ 371,806.23	
01/24/05	18.50%	0.00%	18.50%			\$ 367,649.75	\$ 188.93	\$ 4,534.35	\$ 371,995.16	
01/25/05	18.50%	0.00%	18.50%			\$ 367,649.75	\$ 188.93	\$ 4,723.28	\$ 372,184.09	
01/26/05	18.50%	0.00%	18.50%			\$ 367,649.75	\$ 188.93	\$ 4,912.21	\$ 372,373.02	
01/27/05	18.50%	0.00%	18.50%			\$ 367,649.75	\$ 188.93	\$ 5,101.14	\$ 372,561.96	
01/28/05	18.50%	0.00%	18.50%			\$ 367,649.75	\$ 188.93	\$ 5,290.07	\$ 372,750.89	
01/29/05	18.50%	0.00%	18.50%			\$ 367,649.75	\$ 188.93	\$ 5,479.00	\$ 372,939.82	
01/30/05	18.50%	0.00%	18.50%			\$ 367,649.75	\$ 188.93	\$ 5,667.93	\$ 373,128.75	
01/31/05	18.50%	0.00%	18.50%			\$ 367,649.75	\$ 188.93	\$ 5,856.86	\$ 373,317.68	
02/01/05	18.50%	0.00%	18.50%			\$ 373,506.61	\$ 191.94	\$ 191.94	\$ 373,698.55	
02/02/05	18.50%	0.00%	18.50%			\$ 373,506.61	\$ 191.94	\$ 383.88	\$ 373,698.55	
02/03/05	18.50%	0.00%	18.50%			\$ 373,506.61	\$ 191.94	\$ 575.82	\$ 373,890.49	
02/04/05	18.50%	0.00%	18.50%			\$ 373,506.61	\$ 191.94	\$ 767.76	\$ 374,082.43	
02/05/05	18.50%	0.00%	18.50%			\$ 373,506.61	\$ 191.94	\$ 959.70	\$ 374,274.37	
02/06/05	18.50%	0.00%	18.50%			\$ 373,506.61	\$ 191.94	\$ 1,151.65	\$ 374,466.32	
02/07/05	18.50%	0.00%	18.50%			\$ 373,506.61	\$ 191.94	\$ 1,343.59	\$ 374,658.26	
02/08/05	18.50%	0.00%	18.50%			\$ 373,506.61	\$ 191.94	\$ 1,535.53	\$ 374,850.20	
02/09/05	18.50%	0.00%	18.50%			\$ 373,506.61	\$ 191.94	\$ 1,727.47	\$ 375,042.14	
02/10/05	18.50%	0.00%	18.50%			\$ 373,506.61	\$ 191.94	\$ 1,919.41	\$ 375,234.08	
02/11/05	18.50%	0.00%	18.50%			\$ 373,506.61	\$ 191.94	\$ 2,111.35	\$ 375,426.02	
02/12/05	18.50%	0.00%	18.50%			\$ 373,506.61	\$ 191.94	\$ 2,303.29	\$ 375,617.96	
02/13/05	18.50%	0.00%	18.50%			\$ 373,506.61	\$ 191.94	\$ 2,495.23	\$ 375,809.90	
02/14/05	18.50%	0.00%	18.50%			\$ 373,506.61	\$ 191.94	\$ 2,687.17	\$ 376,001.84	
02/15/05	18.50%	0.00%	18.50%			\$ 373,506.61	\$ 191.94	\$ 2,879.11	\$ 376,193.78	
02/16/05	18.50%	0.00%	18.50%			\$ 373,506.61	\$ 191.94	\$ 3,071.05	\$ 376,385.72	
02/17/05	18.50%	0.00%	18.50%			\$ 373,506.61	\$ 191.94	\$ 3,263.00	\$ 376,577.67	
02/18/05	18.50%	0.00%	18.50%			\$ 373,506.61	\$ 191.94	\$ 3,454.94	\$ 376,769.61	
02/19/05	18.50%	0.00%	18.50%			\$ 373,506.61	\$ 191.94	\$ 3,646.88	\$ 376,961.55	
02/20/05	18.50%	0.00%	18.50%			\$ 373,506.61	\$ 191.94	\$ 3,838.82	\$ 377,153.49	
02/21/05	18.50%	0.00%	18.50%			\$ 373,506.61	\$ 191.94	\$ 4,030.76	\$ 377,345.43	
02/22/05	18.50%	0.00%	18.50%			\$ 373,506.61	\$ 191.94	\$ 4,222.70	\$ 377,537.37	
02/23/05	18.50%	0.00%	18.50%			\$ 373,506.61	\$ 191.94	\$ 4,414.64	\$ 377,729.31	
02/24/05	18.50%	0.00%	18.50%			\$ 373,506.61	\$ 191.94	\$ 4,606.58	\$ 377,921.25	
02/25/05	18.50%	0.00%	18.50%			\$ 373,506.61	\$ 191.94	\$ 4,798.52	\$ 378,113.19	
02/26/05	18.50%	0.00%	18.50%			\$ 373,506.61	\$ 191.94	\$ 4,990.46	\$ 378,305.13	
02/27/05	18.50%	0.00%	18.50%			\$ 373,506.61	\$ 191.94	\$ 5,182.40	\$ 378,497.07	
02/28/05	18.50%	0.00%	18.50%			\$ 373,506.61	\$ 191.94	\$ 5,374.35	\$ 378,689.02	
03/01/05	18.50%	0.00%	18.50%			\$ 378,880.96	\$ 194.70	\$ 194.70	\$ 379,075.66	
03/02/05	18.50%	0.00%	18.50%			\$ 378,880.96	\$ 194.70	\$ 389.41	\$ 379,075.66	
03/03/05	18.50%	0.00%	18.50%			\$ 378,880.96	\$ 194.70	\$ 584.11	\$ 379,270.36	
03/04/05	18.50%	0.00%	18.50%			\$ 378,880.96	\$ 194.70	\$ 778.81	\$ 379,465.06	
03/05/05	18.50%	0.00%	18.50%			\$ 378,880.96	\$ 194.70	\$ 973.51	\$ 379,659.77	
03/06/05	18.50%	0.00%	18.50%			\$ 378,880.96	\$ 194.70	\$ 1,168.22	\$ 379,854.47	
03/07/05	18.50%	0.00%	18.50%			\$ 378,880.96	\$ 194.70	\$ 1,362.92	\$ 380,049.17	
03/08/05	18.50%	0.00%	18.50%			\$ 378,880.96	\$ 194.70	\$ 1,557.62	\$ 380,243.88	
03/09/05	18.50%	0.00%	18.50%			\$ 378,880.96	\$ 194.70	\$ 1,752.32	\$ 380,438.58	
03/10/05	18.50%	0.00%	18.50%			\$ 378,880.96	\$ 194.70	\$ 1,947.03	\$ 380,633.28	
03/11/05	18.50%	0.00%	18.50%			\$ 378,880.96	\$ 194.70	\$ 2,141.73	\$ 380,827.98	
03/12/05	18.50%	0.00%	18.50%			\$ 378,880.96	\$ 194.70	\$ 2,336.43	\$ 381,022.69	
03/13/05	18.50%	0.00%	18.50%			\$ 378,880.96	\$ 194.70	\$ 2,531.14	\$ 381,217.39	
03/14/05	18.50%	0.00%	18.50%			\$ 378,880.96	\$ 194.70	\$ 2,725.84	\$ 381,412.09	
03/15/05	18.50%	0.00%	18.50%			\$ 378,880.96	\$ 194.70	\$ 2,920.54	\$ 381,606.79	
03/16/05	18.50%	0.00%	18.50%			\$ 378,880.96	\$ 194.70	\$ 3,115.24	\$ 381,801.50	
03/17/05	18.50%	0.00%	18.50%			\$ 378,880.96	\$ 194.70	\$ 3,309.95	\$ 381,996.20	
03/18/05	18.50%	0.00%	18.50%			\$ 378,880.96	\$ 194.70	\$ 3,504.65	\$ 382,190.90	

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Interest Rate Calculator

Date	Base Interest Rate	Interest Rate	Overall Interest Rate	Advance	Reduction	Overall Balance	Interest on Balance	Interest Rolling Balance	Total Loan Amount	Comments
03/19/05	18.50%	0.00%	18.50%			\$ 378,880.96	\$ 194.70	\$ 3,699.35	\$ 382,385.61	
03/20/05	18.50%	0.00%	18.50%			\$ 378,880.96	\$ 194.70	\$ 3,894.05	\$ 382,580.31	
03/21/05	18.50%	0.00%	18.50%			\$ 378,880.96	\$ 194.70	\$ 4,088.76	\$ 382,775.01	
03/22/05	18.50%	0.00%	18.50%			\$ 378,880.96	\$ 194.70	\$ 4,283.46	\$ 382,969.71	
03/23/05	18.50%	0.00%	18.50%			\$ 378,880.96	\$ 194.70	\$ 4,478.16	\$ 383,164.42	
03/24/05	18.50%	0.00%	18.50%			\$ 378,880.96	\$ 194.70	\$ 4,672.87	\$ 383,359.12	
03/25/05	18.50%	0.00%	18.50%			\$ 378,880.96	\$ 194.70	\$ 4,867.57	\$ 383,553.82	
03/26/05	18.50%	0.00%	18.50%			\$ 378,880.96	\$ 194.70	\$ 5,062.27	\$ 383,748.52	
03/27/05	18.50%	0.00%	18.50%			\$ 378,880.96	\$ 194.70	\$ 5,256.97	\$ 383,943.23	
03/28/05	18.50%	0.00%	18.50%			\$ 378,880.96	\$ 194.70	\$ 5,451.68	\$ 384,137.93	
03/29/05	18.50%	0.00%	18.50%			\$ 378,880.96	\$ 194.70	\$ 5,646.38	\$ 384,332.63	
03/30/05	18.50%	0.00%	18.50%			\$ 378,880.96	\$ 194.70	\$ 5,841.08	\$ 384,527.34	
03/31/05	18.50%	0.00%	18.50%			\$ 378,880.96	\$ 194.70	\$ 6,035.78	\$ 384,722.04	
04/01/05	18.50%	0.00%	18.50%			\$ 384,916.74	\$ 197.80	\$ 197.80	\$ 385,114.54	
04/02/05	18.50%	0.00%	18.50%			\$ 384,916.74	\$ 197.80	\$ 395.61	\$ 385,114.54	
04/03/05	18.50%	0.00%	18.50%			\$ 384,916.74	\$ 197.80	\$ 593.41	\$ 385,312.35	
04/04/05	18.50%	0.00%	18.50%			\$ 384,916.74	\$ 197.80	\$ 791.22	\$ 385,510.15	
04/05/05	18.50%	0.00%	18.50%			\$ 384,916.74	\$ 197.80	\$ 989.02	\$ 385,707.96	
04/06/05	18.50%	0.00%	18.50%			\$ 384,916.74	\$ 197.80	\$ 1,186.83	\$ 385,905.76	
04/07/05	18.50%	0.00%	18.50%			\$ 384,916.74	\$ 197.80	\$ 1,384.63	\$ 386,103.57	
04/08/05	18.50%	0.00%	18.50%			\$ 384,916.74	\$ 197.80	\$ 1,582.44	\$ 386,301.37	
04/09/05	18.50%	0.00%	18.50%			\$ 384,916.74	\$ 197.80	\$ 1,780.24	\$ 386,499.18	
04/10/05	18.50%	0.00%	18.50%			\$ 384,916.74	\$ 197.80	\$ 1,978.04	\$ 386,696.98	
04/11/05	18.50%	0.00%	18.50%			\$ 384,916.74	\$ 197.80	\$ 2,175.85	\$ 386,894.78	
04/12/05	18.50%	0.00%	18.50%			\$ 384,916.74	\$ 197.80	\$ 2,373.65	\$ 387,092.59	
04/13/05	18.50%	0.00%	18.50%			\$ 384,916.74	\$ 197.80	\$ 2,571.46	\$ 387,290.39	
04/14/05	18.50%	0.00%	18.50%			\$ 384,916.74	\$ 197.80	\$ 2,769.26	\$ 387,488.20	
04/15/05	18.50%	0.00%	18.50%			\$ 384,916.74	\$ 197.80	\$ 2,967.07	\$ 387,686.00	
04/16/05	18.50%	0.00%	18.50%			\$ 384,916.74	\$ 197.80	\$ 3,164.87	\$ 387,883.81	
04/17/05	18.50%	0.00%	18.50%			\$ 384,916.74	\$ 197.80	\$ 3,362.68	\$ 388,081.61	
04/18/05	18.50%	0.00%	18.50%			\$ 384,916.74	\$ 197.80	\$ 3,560.48	\$ 388,279.42	
04/19/05	18.50%	0.00%	18.50%			\$ 384,916.74	\$ 197.80	\$ 3,758.28	\$ 388,477.22	
04/20/05	18.50%	0.00%	18.50%			\$ 384,916.74	\$ 197.80	\$ 3,956.09	\$ 388,675.02	
04/21/05	18.50%	0.00%	18.50%			\$ 384,916.74	\$ 197.80	\$ 4,153.89	\$ 388,872.83	
04/22/05	18.50%	0.00%	18.50%			\$ 384,916.74	\$ 197.80	\$ 4,351.70	\$ 389,070.63	
04/23/05	18.50%	0.00%	18.50%			\$ 384,916.74	\$ 197.80	\$ 4,549.50	\$ 389,268.44	
04/24/05	18.50%	0.00%	18.50%			\$ 384,916.74	\$ 197.80	\$ 4,747.31	\$ 389,466.24	
04/25/05	18.50%	0.00%	18.50%			\$ 384,916.74	\$ 197.80	\$ 4,945.11	\$ 389,664.05	
04/26/05	18.50%	0.00%	18.50%			\$ 384,916.74	\$ 197.80	\$ 5,142.92	\$ 389,861.85	
04/27/05	18.50%	0.00%	18.50%			\$ 384,916.74	\$ 197.80	\$ 5,340.72	\$ 390,059.66	
04/28/05	18.50%	0.00%	18.50%			\$ 384,916.74	\$ 197.80	\$ 5,538.52	\$ 390,257.46	
04/29/05	18.50%	0.00%	18.50%			\$ 384,916.74	\$ 197.80	\$ 5,736.33	\$ 390,455.26	
04/30/05	18.50%	0.00%	18.50%			\$ 384,916.74	\$ 197.80	\$ 5,934.13	\$ 390,653.07	
05/01/05	18.50%	0.00%	18.50%			\$ 390,850.87	\$ 200.85	\$ 200.85	\$ 391,051.73	
05/02/05	18.50%	0.00%	18.50%			\$ 390,850.87	\$ 200.85	\$ 401.71	\$ 391,051.73	
05/03/05	18.50%	0.00%	18.50%			\$ 390,850.87	\$ 200.85	\$ 602.56	\$ 391,252.58	
05/04/05	18.50%	0.00%	18.50%			\$ 390,850.87	\$ 200.85	\$ 803.42	\$ 391,453.44	
05/05/05	18.50%	0.00%	18.50%			\$ 390,850.87	\$ 200.85	\$ 1,004.27	\$ 391,654.29	
05/06/05	18.50%	0.00%	18.50%			\$ 390,850.87	\$ 200.85	\$ 1,205.12	\$ 391,855.14	
05/07/05	18.50%	0.00%	18.50%			\$ 390,850.87	\$ 200.85	\$ 1,405.98	\$ 392,056.00	
05/08/05	18.50%	0.00%	18.50%			\$ 390,850.87	\$ 200.85	\$ 1,606.83	\$ 392,256.85	
05/09/05	18.50%	0.00%	18.50%			\$ 390,850.87	\$ 200.85	\$ 1,807.69	\$ 392,457.71	
05/10/05	18.50%	0.00%	18.50%			\$ 390,850.87	\$ 200.85	\$ 2,008.54	\$ 392,658.56	
05/11/05	18.50%	0.00%	18.50%			\$ 390,850.87	\$ 200.85	\$ 2,209.39	\$ 392,859.41	
05/12/05	18.50%	0.00%	18.50%			\$ 390,850.87	\$ 200.85	\$ 2,410.25	\$ 393,060.27	
05/13/05	18.50%	0.00%	18.50%			\$ 390,850.87	\$ 200.85	\$ 2,611.10	\$ 393,261.12	
05/14/05	18.50%	0.00%	18.50%			\$ 390,850.87	\$ 200.85	\$ 2,811.95	\$ 393,461.97	
05/15/05	18.50%	0.00%	18.50%			\$ 390,850.87	\$ 200.85	\$ 3,012.81	\$ 393,662.83	
05/16/05	18.50%	0.00%	18.50%			\$ 390,850.87	\$ 200.85	\$ 3,213.66	\$ 393,863.68	
05/17/05	18.50%	0.00%	18.50%			\$ 390,850.87	\$ 200.85	\$ 3,414.52	\$ 394,064.54	
05/18/05	18.50%	0.00%	18.50%			\$ 390,850.87	\$ 200.85	\$ 3,615.37	\$ 394,265.39	
05/19/05	18.50%	0.00%	18.50%			\$ 390,850.87	\$ 200.85	\$ 3,816.22	\$ 394,466.24	
05/20/05	18.50%	0.00%	18.50%			\$ 390,850.87	\$ 200.85	\$ 4,017.08	\$ 394,667.10	
05/21/05	18.50%	0.00%	18.50%			\$ 390,850.87	\$ 200.85	\$ 4,217.93	\$ 394,867.95	
05/22/05	18.50%	0.00%	18.50%			\$ 390,850.87	\$ 200.85	\$ 4,418.79	\$ 395,068.81	
05/23/05	18.50%	0.00%	18.50%			\$ 390,850.87	\$ 200.85	\$ 4,619.64	\$ 395,269.66	
05/24/05	18.50%	0.00%	18.50%			\$ 390,850.87	\$ 200.85	\$ 4,820.49	\$ 395,470.51	
05/25/05	18.50%	0.00%	18.50%			\$ 390,850.87	\$ 200.85	\$ 5,021.35	\$ 395,671.37	
05/26/05	18.50%	0.00%	18.50%			\$ 390,850.87	\$ 200.85	\$ 5,222.20	\$ 395,872.22	
05/27/05	18.50%	0.00%	18.50%			\$ 390,850.87	\$ 200.85	\$ 5,423.06	\$ 396,073.08	
05/28/05	18.50%	0.00%	18.50%			\$ 390,850.87	\$ 200.85	\$ 5,623.91	\$ 396,273.93	
05/29/05	18.50%	0.00%	18.50%			\$ 390,850.87	\$ 200.85	\$ 5,824.76	\$ 396,474.78	
05/30/05	18.50%	0.00%	18.50%			\$ 390,850.87	\$ 200.85	\$ 6,025.62	\$ 396,675.64	
05/31/05	18.50%	0.00%	18.50%			\$ 390,850.87	\$ 200.85	\$ 6,226.47	\$ 396,876.49	
06/01/05	18.50%	0.00%	18.50%			\$ 397,077.35	\$ 204.05	\$ 204.05	\$ 397,281.40	
06/02/05	18.50%	0.00%	18.50%			\$ 397,077.35	\$ 204.05	\$ 408.11	\$ 397,281.40	
06/03/05	18.50%	0.00%	18.50%			\$ 397,077.35	\$ 204.05	\$ 612.16	\$ 397,485.45	
06/04/05	18.50%	0.00%	18.50%			\$ 397,077.35	\$ 204.05	\$ 816.21	\$ 397,689.51	
06/05/05	18.50%	0.00%	18.50%			\$ 397,077.35	\$ 204.05	\$ 1,020.27	\$ 397,893.56	
06/06/05	18.50%	0.00%	18.50%			\$ 397,077.35	\$ 204.05	\$ 1,224.32	\$ 398,097.61	
06/07/05	18.50%	0.00%	18.50%			\$ 397,077.35	\$ 204.05	\$ 1,428.38	\$ 398,301.67	
06/08/05	18.50%	0.00%	18.50%			\$ 397,077.35	\$ 204.05	\$ 1,632.43	\$ 398,505.72	
06/09/05	18.50%	0.00%	18.50%			\$ 397,077.35	\$ 204.05	\$ 1,836.48	\$ 398,709.77	
06/10/05	18.50%	0.00%	18.50%			\$ 397,077.35	\$ 204.05	\$ 2,040.54	\$ 398,913.83	
06/11/05	18.50%	0.00%	18.50%			\$ 397,077.35	\$ 204.05	\$ 2,244.59	\$ 399,117.88	
06/12/05	18.50%	0.00%	18.50%			\$ 397,077.35	\$ 204.05	\$ 2,448.64	\$ 399,321.94	
06/13/05	18.50%	0.00%	18.50%			\$ 397,077.35	\$ 204.05	\$ 2,652.70	\$ 399,525.99	
06/14/05	18.50%	0.00%	18.50%			\$ 397,077.35	\$ 204.05	\$ 2,856.75	\$ 399,730.04	
06/15/05	18.50%	0.00%	18.50%			\$ 397,077.35	\$ 204.05	\$ 3,060.80	\$ 399,934.10	
06/16/05	18.50%	0.00%	18.50%			\$ 397,077.35	\$ 204.05	\$ 3,264.86	\$ 400,138.15	

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Interest Rate Calculator

Date	Base Interest Rate	Interest Rate	Overall Interest Rate	Advance	Reduction	Overall Balance	Interest on Balance	Interest Rolling Balance	Total Loan Amount	Comments
06/17/05	18.50%	0.00%	18.50%			\$ 397,077.35	\$ 204.05	\$ 3,468.91	\$ 400,342.20	
06/18/05	18.50%	0.00%	18.50%			\$ 397,077.35	\$ 204.05	\$ 3,672.97	\$ 400,546.26	
06/19/05	18.50%	0.00%	18.50%			\$ 397,077.35	\$ 204.05	\$ 3,877.02	\$ 400,750.31	
06/20/05	18.50%	0.00%	18.50%			\$ 397,077.35	\$ 204.05	\$ 4,081.07	\$ 400,954.36	
06/21/05	18.50%	0.00%	18.50%			\$ 397,077.35	\$ 204.05	\$ 4,285.13	\$ 401,158.42	
06/22/05	18.50%	0.00%	18.50%			\$ 397,077.35	\$ 204.05	\$ 4,489.18	\$ 401,362.47	
06/23/05	18.50%	0.00%	18.50%			\$ 397,077.35	\$ 204.05	\$ 4,693.23	\$ 401,566.53	
06/24/05	18.50%	0.00%	18.50%			\$ 397,077.35	\$ 204.05	\$ 4,897.29	\$ 401,770.58	
06/25/05	18.50%	0.00%	18.50%			\$ 397,077.35	\$ 204.05	\$ 5,101.34	\$ 401,974.63	
06/26/05	18.50%	0.00%	18.50%			\$ 397,077.35	\$ 204.05	\$ 5,305.39	\$ 402,178.69	
06/27/05	18.50%	0.00%	18.50%			\$ 397,077.35	\$ 204.05	\$ 5,509.45	\$ 402,382.74	
06/28/05	18.50%	0.00%	18.50%			\$ 397,077.35	\$ 204.05	\$ 5,713.50	\$ 402,586.79	
06/29/05	18.50%	0.00%	18.50%			\$ 397,077.35	\$ 204.05	\$ 5,917.56	\$ 402,790.85	
06/30/05	18.50%	0.00%	18.50%			\$ 397,077.35	\$ 204.05	\$ 6,121.61	\$ 402,994.90	
07/01/05	18.50%	0.00%	18.50%			\$ 403,198.95	\$ 207.20	\$ 207.20	\$ 403,406.15	
07/02/05	18.50%	0.00%	18.50%			\$ 403,198.95	\$ 207.20	\$ 414.40	\$ 403,606.15	
07/03/05	18.50%	0.00%	18.50%			\$ 403,198.95	\$ 207.20	\$ 621.60	\$ 403,613.35	
07/04/05	18.50%	0.00%	18.50%			\$ 403,198.95	\$ 207.20	\$ 828.80	\$ 403,820.55	
07/05/05	18.50%	0.00%	18.50%			\$ 403,198.95	\$ 207.20	\$ 1,036.00	\$ 404,027.75	
07/06/05	18.50%	0.00%	18.50%			\$ 403,198.95	\$ 207.20	\$ 1,243.20	\$ 404,234.95	
07/07/05	18.50%	0.00%	18.50%			\$ 403,198.95	\$ 207.20	\$ 1,450.40	\$ 404,442.15	
07/08/05	18.50%	0.00%	18.50%			\$ 403,198.95	\$ 207.20	\$ 1,657.60	\$ 404,649.35	
07/09/05	18.50%	0.00%	18.50%			\$ 403,198.95	\$ 207.20	\$ 1,864.80	\$ 404,856.55	
07/10/05	18.50%	0.00%	18.50%			\$ 403,198.95	\$ 207.20	\$ 2,071.99	\$ 405,063.75	
07/11/05	18.50%	0.00%	18.50%			\$ 403,198.95	\$ 207.20	\$ 2,279.19	\$ 405,270.95	
07/12/05	18.50%	0.00%	18.50%			\$ 403,198.95	\$ 207.20	\$ 2,486.39	\$ 405,478.15	
07/13/05	18.50%	0.00%	18.50%			\$ 403,198.95	\$ 207.20	\$ 2,693.59	\$ 405,685.35	
07/14/05	18.50%	0.00%	18.50%			\$ 403,198.95	\$ 207.20	\$ 2,900.79	\$ 405,892.55	
07/15/05	18.50%	0.00%	18.50%			\$ 403,198.95	\$ 207.20	\$ 3,107.99	\$ 406,099.75	
07/16/05	18.50%	0.00%	18.50%			\$ 403,198.95	\$ 207.20	\$ 3,315.19	\$ 406,306.95	
07/17/05	18.50%	0.00%	18.50%			\$ 403,198.95	\$ 207.20	\$ 3,522.39	\$ 406,514.15	
07/18/05	18.50%	0.00%	18.50%			\$ 403,198.95	\$ 207.20	\$ 3,729.59	\$ 406,721.35	
07/19/05	18.50%	0.00%	18.50%			\$ 403,198.95	\$ 207.20	\$ 3,936.79	\$ 406,928.54	
07/20/05	18.50%	0.00%	18.50%			\$ 403,198.95	\$ 207.20	\$ 4,143.99	\$ 407,135.74	
07/21/05	18.50%	0.00%	18.50%			\$ 403,198.95	\$ 207.20	\$ 4,351.19	\$ 407,342.94	
07/22/05	18.50%	0.00%	18.50%			\$ 403,198.95	\$ 207.20	\$ 4,558.39	\$ 407,550.14	
07/23/05	18.50%	0.00%	18.50%			\$ 403,198.95	\$ 207.20	\$ 4,765.59	\$ 407,757.34	
07/24/05	18.50%	0.00%	18.50%			\$ 403,198.95	\$ 207.20	\$ 4,972.79	\$ 407,964.54	
07/25/05	18.50%	0.00%	18.50%			\$ 403,198.95	\$ 207.20	\$ 5,179.99	\$ 408,171.74	
07/26/05	18.50%	0.00%	18.50%			\$ 403,198.95	\$ 207.20	\$ 5,387.19	\$ 408,378.94	
07/27/05	18.50%	0.00%	18.50%			\$ 403,198.95	\$ 207.20	\$ 5,594.39	\$ 408,586.14	
07/28/05	18.50%	0.00%	18.50%			\$ 403,198.95	\$ 207.20	\$ 5,801.58	\$ 408,793.34	
07/29/05	18.50%	0.00%	18.50%			\$ 403,198.95	\$ 207.20	\$ 6,008.78	\$ 409,000.54	
07/30/05	18.50%	0.00%	18.50%			\$ 403,198.95	\$ 207.20	\$ 6,215.98	\$ 409,207.74	
07/31/05	18.50%	0.00%	18.50%			\$ 403,198.95	\$ 207.20	\$ 6,423.18	\$ 409,414.94	
08/01/05	18.50%	0.00%	18.50%			\$ 409,622.14	\$ 210.50	\$ 210.50	\$ 409,832.64	
08/02/05	18.50%	0.00%	18.50%			\$ 409,622.14	\$ 210.50	\$ 421.00	\$ 409,832.64	
08/03/05	18.50%	0.00%	18.50%			\$ 409,622.14	\$ 210.50	\$ 631.50	\$ 410,043.14	
08/04/05	18.50%	0.00%	18.50%			\$ 409,622.14	\$ 210.50	\$ 842.00	\$ 410,253.64	
08/05/05	18.50%	0.00%	18.50%			\$ 409,622.14	\$ 210.50	\$ 1,052.50	\$ 410,464.14	
08/06/05	18.50%	0.00%	18.50%			\$ 409,622.14	\$ 210.50	\$ 1,263.00	\$ 410,674.64	
08/07/05	18.50%	0.00%	18.50%			\$ 409,622.14	\$ 210.50	\$ 1,473.50	\$ 410,885.14	
08/08/05	18.50%	0.00%	18.50%			\$ 409,622.14	\$ 210.50	\$ 1,684.00	\$ 411,095.64	
08/09/05	18.50%	0.00%	18.50%			\$ 409,622.14	\$ 210.50	\$ 1,894.50	\$ 411,306.14	
08/10/05	18.50%	0.00%	18.50%			\$ 409,622.14	\$ 210.50	\$ 2,105.00	\$ 411,516.64	
08/11/05	18.50%	0.00%	18.50%			\$ 409,622.14	\$ 210.50	\$ 2,315.50	\$ 411,727.14	
08/12/05	18.50%	0.00%	18.50%			\$ 409,622.14	\$ 210.50	\$ 2,526.00	\$ 411,937.64	
08/13/05	18.50%	0.00%	18.50%			\$ 409,622.14	\$ 210.50	\$ 2,736.50	\$ 412,148.14	
08/14/05	18.50%	0.00%	18.50%			\$ 409,622.14	\$ 210.50	\$ 2,947.00	\$ 412,358.64	
08/15/05	18.50%	0.00%	18.50%			\$ 409,622.14	\$ 210.50	\$ 3,157.50	\$ 412,569.14	
08/16/05	18.50%	0.00%	18.50%			\$ 409,622.14	\$ 210.50	\$ 3,368.00	\$ 412,779.64	
08/17/05	18.50%	0.00%	18.50%			\$ 409,622.14	\$ 210.50	\$ 3,578.50	\$ 412,990.14	
08/18/05	18.50%	0.00%	18.50%			\$ 409,622.14	\$ 210.50	\$ 3,789.00	\$ 413,200.64	
08/19/05	18.50%	0.00%	18.50%			\$ 409,622.14	\$ 210.50	\$ 3,999.51	\$ 413,411.14	
08/20/05	18.50%	0.00%	18.50%			\$ 409,622.14	\$ 210.50	\$ 4,210.01	\$ 413,621.64	
08/21/05	18.50%	0.00%	18.50%			\$ 409,622.14	\$ 210.50	\$ 4,420.51	\$ 413,832.14	
08/22/05	18.50%	0.00%	18.50%			\$ 409,622.14	\$ 210.50	\$ 4,631.01	\$ 414,042.64	
08/23/05	18.50%	0.00%	18.50%			\$ 409,622.14	\$ 210.50	\$ 4,841.51	\$ 414,253.14	
08/24/05	18.50%	0.00%	18.50%			\$ 409,622.14	\$ 210.50	\$ 5,052.01	\$ 414,463.64	
08/25/05	18.50%	0.00%	18.50%			\$ 409,622.14	\$ 210.50	\$ 5,262.51	\$ 414,674.14	
08/26/05	18.50%	0.00%	18.50%			\$ 409,622.14	\$ 210.50	\$ 5,473.01	\$ 414,884.64	
08/27/05	18.50%	0.00%	18.50%			\$ 409,622.14	\$ 210.50	\$ 5,683.51	\$ 415,095.14	
08/28/05	18.50%	0.00%	18.50%			\$ 409,622.14	\$ 210.50	\$ 5,894.01	\$ 415,305.64	
08/29/05	18.50%	0.00%	18.50%			\$ 409,622.14	\$ 210.50	\$ 6,104.51	\$ 415,516.15	
08/30/05	18.50%	0.00%	18.50%			\$ 409,622.14	\$ 210.50	\$ 6,315.01	\$ 415,726.65	
08/31/05	18.50%	0.00%	18.50%			\$ 409,622.14	\$ 210.50	\$ 6,525.51	\$ 415,937.15	
09/01/05	18.50%	0.00%	18.50%			\$ 416,147.65	\$ 213.85	\$ 213.85	\$ 416,361.50	
09/02/05	18.50%	0.00%	18.50%			\$ 416,147.65	\$ 213.85	\$ 427.71	\$ 416,361.50	
09/03/05	18.50%	0.00%	18.50%			\$ 416,147.65	\$ 213.85	\$ 641.56	\$ 416,575.35	
09/04/05	18.50%	0.00%	18.50%			\$ 416,147.65	\$ 213.85	\$ 855.41	\$ 416,789.21	
09/05/05	18.50%	0.00%	18.50%			\$ 416,147.65	\$ 213.85	\$ 1,069.27	\$ 417,003.06	
09/06/05	18.50%	0.00%	18.50%			\$ 416,147.65	\$ 213.85	\$ 1,283.12	\$ 417,216.91	
09/07/05	18.50%	0.00%	18.50%			\$ 416,147.65	\$ 213.85	\$ 1,496.98	\$ 417,430.77	
09/08/05	18.50%	0.00%	18.50%			\$ 416,147.65	\$ 213.85	\$ 1,710.83	\$ 417,644.62	
09/09/05	18.50%	0.00%	18.50%			\$ 416,147.65	\$ 213.85	\$ 1,924.68	\$ 417,858.48	
09/10/05	18.50%	0.00%	18.50%			\$ 416,147.65	\$ 213.85	\$ 2,138.54	\$ 418,072.33	
09/11/05	18.50%	0.00%	18.50%			\$ 416,147.65	\$ 213.85	\$ 2,352.39	\$ 418,286.18	
09/12/05	18.50%	0.00%	18.50%			\$ 416,147.65	\$ 213.85	\$ 2,566.24	\$ 418,500.04	
09/13/05	18.50%	0.00%	18.50%			\$ 416,147.65	\$ 213.85	\$ 2,780.10	\$ 418,713.89	
09/14/05	18.50%	0.00%	18.50%			\$ 416,147.65	\$ 213.85	\$ 2,993.95	\$ 418,927.74	